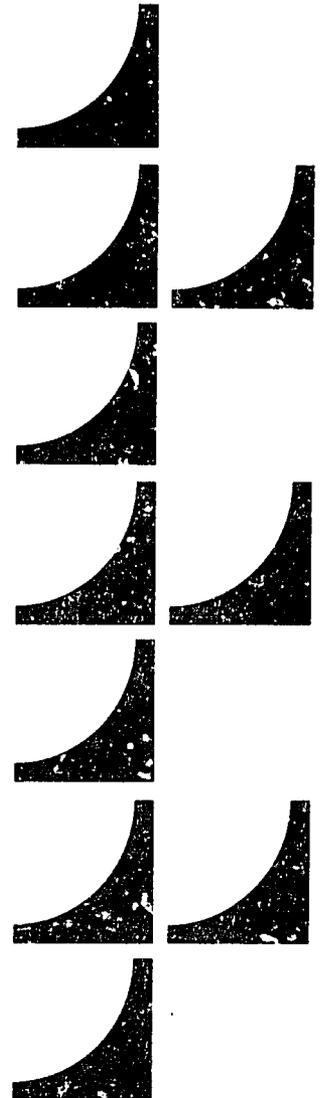


# International Center for Research on Women

EXPLORING ALTERNATIVE EMPLOYMENT  
AND INCOME GENERATION OPPORTUNITIES  
FOR HONDURAN WOMEN:  
ANALYSIS AND RECOMMENDATIONS

Nadia H. Youssef and Allen LeBel



Exploring Alternative Employment  
and Income Generation Opportunities  
for Honduran Women:  
Analysis and Recommendations

by

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\*This report was written in collaboration with  
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EXHIBIT I

ANALYSIS OF EMPLOYMENT AND INCOME  
OPPORTUNITIES FOR HONDURAN WOMEN

I. Background

A. Scope of Work

1. Identify special socio-economic factors limiting women's ability to increase their incomes by exploring government and U.S. AID perspectives on women's economic activity.
2. Identify priority sectors for increasing women's employment and income earning possibilities.
3. Examine the Mission portfolio and develop a Mission-based intervention strategy to actual or modified project activities.

B. Study Approach

1. Develop a short and medium-term strategy focusing on incorporating women into productive sectors of the economy based on an assessment of actual and potential labor market demands in the formal and informal sectors of the economy.
2. Develop distinct strategies for urban and rural populations and stress the incorporation of women into non-traditional activities. Outline a Mission-based intervention strategy grounded in the identification of actual and potential priority sectors for increasing women's productivity and incomes within the mainstream of the national economy.
3. Develop a Mission-based intervention strategy by analysing current project activity in relation to (a) project-related needs of women, (b) sectoral employment growth, and (c) socio-economic factors limiting women's economic advancement.

II. Strategy for Enhancing Women's Employment and Income Generation Opportunities.

A. Current efforts provide credit to women for small-scale, traditionally feminine economic activity of chronically low productivity.

B. The overall U.S. AID strategy should:

1. Move women beyond income/low productivity activities.

2. Move women into high growth economic sectors in the formal labor market, especially:

- Forestry
- Non-metallic mineral industries
- Basic metal industries

3. Assist women with credit combined with technical assistance in traditional industries likely to experience high growth, especially:

- Textiles and clothing
- Food
- Wood and leather

4. Include women's concerns, especially their need to complement home and work responsibilities, in all development projects, and not solely women-specific projects.

5. Especially assist women in the following target groups:

- Young urban women (aged 15-24)
- Woman heads of households
- Landless rural women
- Migrant women

C. The Urban U.S. AID Strategy should:

1. Increase Formal Sector Demand for Women:

- Create labor intensive enclave industries
- Encourage production linkages between labor intensive industries and larger domestic industries
- Encourage labor intensive import substitute industries

2. Strengthen the Informal Sector:

- Identify small-scale production opportunities with feasibility studies
- Provide marketing assistance to small-scale industries
- Ensure that credit is accompanied by technical assistance and appropriate training
- Complement urban enterprise development of other donors such as BANADESA with credit and technical assistance
- Identify institutional constraints that affect large and small enterprises and recommend their elimination to the GOH
- Provide sites in strategic urban locations to especially promising informal sector enterprises

3. Improve Labor Supply:

- Provide technical/industrial skills needed for formal sector jobs to women
- Provide production, accounting, management and marketing skills to self-employed women
- Provide women with urban housing assistance beyond the U.S. AID Urban Upgrading Project

(See detailed project related recommendations in Section IV)

4. Secure technical assistance to develop a focused strategy to stimulate the aggregate demand for women's labor. Such a strategy would involve:

- Identification of sectors and industries with the greatest employment generation potential
- Determination of the extent to which domestic products can be substituted for imported products
- Assessment of potential employment that could be created from developing new products
- Assessment of the potential for more labor intensive systems through modification of existing productive technologies
- Identification of technological and economic constraints face by firms that discourage or prevent labor intensive technologies
- Identification of the potential for bilateral and multilateral trade agreements which would expand market opportunities for local products

IV. U.S. AID's Current Urban Assistance Activity: An Assessment of Its Impact on Women

- Highly detailed recommendations are found in Section IV of the report

D. The Rural U.S. AID Strategy should focus on family budget requirements and improve women's income by stimulating:

1. Crop diversification to assist the estimated 22,000 farmers who will be displaced from coffee production due to coffee rust and to increase utilization of arable land should be encouraged. Initiatives recommended:
  - Expand the IHCAFE diversification program and consider relocating it in a variety crop organization
  - Continue the Agro-Industrial Development activity currently embodied in the Cucumber Export Project
  - Formulate a development strategy for the Small Farmer component of the Rural Technology Project (RTP)
  - Ensure that women's interests are represented on technical committees and community organizations related to the RTP, Natural Resources Management Project and other rural U.S. AID projects

(See detailed project related recommendations in Section III)

2. Off-farm employment to help absorb a growing supply of rural women can be stimulated. Initiatives recommended:
  - Invest in small labor intensive enterprises
  - Create production linkages between small enterprises and both large enterprises and government
  - Identify viable rural industries in high growth fields such as food, forestry, rural technology production, woodworking, small animal production and small stores
  - Extend credit, combined with technical assistance, to individuals and groups of rural women and to enterprises in non-traditional activities
  - Support post-primary vocational training for women in forestry related skills

3. Multiple occupations for rural self-employment should be developed through training programs designed to be extremely flexible due to both a lack of extensive sectoral planning and limited knowledge of the pattern of future occupational demand. Possible important activities for training include:

- Fruit and vegetable processing
- Expanded charcoal production
- Small scale production of chicken feed, cornmeal and flour
- Leather goods production
- Wood harvesting for furniture and lumber

Establish a national development foundation to assist the self-employed to expand their small enterprises. Functions performed by the foundation would include:

- An outreach program to identify promising businesses and entrepreneurs
- Preparation of small business loan applications
- Loan guarantees to reduce or eliminate collateral requirements
- Technical assistance and training support

### III. U.S. AID's Current Rural Assistance Activity: An Assessment of Its Impact on Women

- Highly detailed recommendations are found in Section III of the report

## Executive Summary

Responding to a request from the U.S. AID Mission in Honduras, Nadia H. Youssef and Allen LeBel of the International Center for Research on Women visited Tegucigalpa during the period 1-16 September 1981 to address the following tasks:

1. Identify the special socio-economic factors which limit women's ability to increase their incomes;
2. Identify priority sectors for increasing women's productivity and incomes;
3. Examine the Mission portfolio and link the intervention strategy to actual or modified project activities;
4. Develop a Mission-based intervention strategy.

A dual approach was applied. The first was to explore the actual and potential structure of demand in the formal and informal sectors of the economy from the perspective of anticipated growth in national employment. The second was to analyze the portfolio of AID projects from the perspectives of women's needs for increased income and employment. Crucial to this approach was the need to develop distinct strategies for the urban and rural components and to stress the incorporation of women into non-traditional activities in the mainstream of the national economy.

The first section of the report briefly outlines the reported economic role of women in Honduras, the structural context of their participation in the work force, and expands tentatively on the direction sectoral growth is expected to take during the 1980's. This is followed by a comprehensive identification of issues to be considered and intervention strategies to be implemented which are necessary to integrate women into the productive sectors of Honduras' urban and rural economies.

The second section reviews the U.S. AID portfolio and provides an analysis by means of which ongoing and projected rural and urban oriented projects could be modified to meet women's needs for income and employment. Consideration was only given to those projects that AID staff believed would have an impact on women. These include the following: The Coffee Project, Agriculture II Program, Rural Technology Program, Natural Resources Management Project, Small Farmers Titling Project, Rural Housing Improvement Program, Agricultural Credit Program and the Urban Upgrading Program.

- I. The following summarize the major findings in the report:
- A. An analysis of the 1974 labor force revealed the following.
- A heavy concentration in the "service" sector and the 'manufacturing branches', followed by 'trade' (20 percent). The composition of the work force, presented separately for men and women, indicates that the sexes were equally distributed in 'manufacturing branches' and in 'trade', but differed substantially in other sectors.
  - Compared to men, women were more than twice as concentrated in the 'service' sector (45 percent to 20 percent). In both the construction and transport sectors, males held a monopoly. Relative to men in the total non-agricultural economy, women comprised 37 percent of all workers; over one-half of all workers in the 'service' sector, and 40 percent of all workers in each of the branches related to manufacturing and to trade were women.
- B. Labor force/employment projections are limited. CONSUPLANE data forecasts the following trends in sectoral growth and employment expansion for the 1978-1985 period.
- The size of the labor force will increase to 1,177,042 persons of whom 208,000 (17.7 percent) are women. Of the 237,032 persons who will enter the labor force for the first time, 52,653 are women. Amongst these women, close to 30,000 are expected to be in the urban work force.
  - The female economically active labor force is projected to increase at a higher rate (5.0 percent annually) than the male labor force (3.6 percent). Of the total number of persons entering the labor force for the first time during this period, 22 percent will be women.
  - The average annual growth rate of the employed population in all three sectors of the economy will be 4.7 percent. The industry sector is the most dynamic, growing at a 6.7 percent annual rate compared to 4.6 percent for the primary sector and 3.4 percent for the Services sector, and generating 39,000 new jobs.

- Within the primary sector, forestry branches generate a large number of jobs; within the industries, the non-metallic/mineral branches and the basic metal industries show highest growth rates (10 percent in each case annually), manufacturing sector grows at a slower rate, 5.3 percent, but generates 23,000 jobs.

C. The context in which current planning related to women's work is taking place is oriented towards a welfare, rather than an economic approach. Specifically, the economic role of women in Honduras has been treated as follows:

- Current programming is not based on incorporating women into the mainstream of the economy;
- Linkages are not made between the supply of women available for work and potential sectoral growth and future labor market demand;
- The employment/income generation needs of urban women are not included in current programming for women;
- The major thrust of 'thought' about women's work revolves around small-scale/family-based production systems, traditionally feminine tasks of low productivity and extension of credit.
- The rural woman is seen as a 'producer' but not as a wage earner. Little effort is expended towards crop diversification systems that would protect the income generation capacity of rural wage earners.

II. The following recommendations for an AID intervention strategy are proposed in the Report.

A. Overall Strategy

1. A redirection in program planning and project design in which primary emphasis is given to including women's concerns into all development projects rather than addressing women's needs solely in women-specific programs.

2. The development of a short/medium-term employment-focussed strategy directed at:
    - Moving women out of the low income/low productivity circle;
    - Moving women into employment sectors in the formal labor market;
    - Moving women into viable industrial/agri-business activities in the informal sector;
    - Promoting occupational skills training for rural and urban women;
    - Emphasizing an integrated approach to women's economic concerns through provision of support services that facilitate a reconciliation between family and work roles (e.g., technology transfer, child care services, etc.).
  3. The selection of certain categories of poor women as principal beneficiaries in employment/income generation projects: young urban women, migrant women, landless women, and women who are heads of household.
- B. Specific recommendations for a plan of action for urban women include:
1. Increase aggregate demand for women's labor by fostering investment in public and private sector labor-intensive production systems that support the generation of jobs, and which are of value to the national economy (i.e., labor-intensive enclave industries, import substitute industries, and industries for production of intermediate products for larger domestic establishments).
  2. Strengthen viable informal sector activities in which women are involved by providing expertise in the identification and stimulation of demand for items produced by women, technical assistance to facilitate production efforts, appropriate training, etc.

- C. Recommendations for a specific plan of action for rural women include the following:
1. Protect the wage earning capacity of rural women in on-farm employment. This calls attention to the need to recognize rural women as wage earners (as distinct from farm producers) and the incorporation of that awareness into future crop diversification planning.
  2. Expand off-farm employment for women through initiatives aimed at expanding agro-business/industry and other enterprise activities in rural areas. Off-farm initiatives recommended as possibilities for increasing the income of rural women include: food-related products; manufacture of appropriate technologies and labor-saving devices; manufacture, repair and maintenance of household items; woodworking; small livestock projects; small stores.
  3. Encourage the diversification of rural activities and occupations to provide opportunities for multiple occupations as a means of supplementing women's income during slack agricultural seasons and/or to serve as a point of departure for entrepreneurship. Possibilities for small-scale diversification include: fruit and vegetable processing using canning and fruit drying methods; expansion of charcoal production by usage of inexpensive ovens constructed locally from scrap sheet metal; small-scale production of chicken feed, cornmeal and flour for local consumption; leather good production, including proper skinning and preserving of animal hides for later processing at tanneries; wood carving for furniture.

## I. Background

### A. Scope of Work

Responding to a request from the U.S. AID Mission in Honduras, Nadia H. Youssef and Allen LeBel visited Tegucigalpa during the period September 1-16, 1981 in order to accomplish the following tasks:

1. To identify the special socio-economic factors which limit women's ability to increase their incomes;
2. To identify priority sectors for increasing women's productivity and incomes;
3. To develop a Mission-based intervention strategy;
4. To examine the Mission portfolio and link the intervention strategy to actual or modified project activities.

### B. Study Approach

The task of developing for AID Honduras a short and medium-term strategy focusing on the economic participation of Honduran women and their incorporation into the development process entails above all an understanding of the direction towards which the mainstream of the Honduran economy is moving. Recognizing this need, a dual approach was taken. First, it explored the actual and potential structure of demand in the labor market in both the formal and informal sectors. Second, it analyzed the portfolio of U.S. AID projects from the perspectives of both women's needs for increased income and employment and the anticipated growth in national employment by economic sector.

Integral to this effort has been an appreciation for the need to develop distinct strategies for the urban and rural components which stress the incorporation of women into non-traditional activities. On the basis of this exploration, a Mission-based intervention strategy is outlined that is grounded in the identification of actual and potential priority sectors for increasing women's productivity and incomes in a manner that incorporates women into the mainstream of the national economy.

As a point of departure, the team reviewed the literature on the employment situation as well as the projected labor force expansion in relation to sectoral growth in the country. Additionally, the team explored government and U.S. AID perspectives on women's employment as well as their current and

planned programs which address . this issue.

For that portion of the work which dealt with reviewing the Mission's portfolio of projects, the team held a series of discussions with numerous project officers at the Mission, discussed the Mission's current and anticipated activities with senior staff of the divisions of Programs, Human Resources, Agriculture, Office of Environment and Technology and the Regional Office for Central American Programs. With respect to the development of a short/medium-term strategy to incorporate Honduran women into the Mission's development efforts, the team also met with officials and representatives of several national ministries/organizations involved in activities implicitly and explicitly related to policy formulation on behalf of women's employment and income-earning concerns. These included officials from BANADESA, El Centro de Desarrollo Industrial, the Ministry of Labor, the Departments of Human Resources and Social Affairs of CONSUPLANE and the Instituto Nacional de Formacion Profesional. A meeting was also held with staff of a private research organization, ASEPARE, which has been involved in numerous research activities dealing with the economic and employment needs of the poor (see Appendix A for a list of persons interviewed).

During its stay in Honduras, the team held two briefing sessions. A meeting was scheduled with members of the Mission's Women in Development Committee one week after arrival to report on progress achieved and to discuss the study approach and overall orientation to the task assignment. Prior to departure, the team met with the Mission to discuss issues related to women's employment and to outline the thrust of recommendations to be submitted in the report. The following AID staff participated in the briefing session:

|                  |   |
|------------------|---|
| Marcia Birnbaum  | Education Advisor                             |
| Jeff Boyer       | Regional Office for Central American Programs |
| Peter Deinken    | Office of Environment and Technology          |
| Cynthia Giusti   | Programs                                      |
| John Kelley      | Human Resources                               |
| Concepcion Mejía | Programs                                      |
| Charles Oberbeck | Agriculture                                   |

|                     |   |
|---------------------|---|
| Julius Schlotthauer | Programs                                |
| Marc Scott          | Office of Environment and<br>Technology |
| Steve Wingert       | Agriculture                             |
| Eric Zallman        | Programs                                |

This report is divided into two major parts. The first part outlines an Employment Focused Strategy for Women. As background it examines the current orientation to women's work in Honduras and of women's work at present and in relation to projected labor market expansion. It then proceeds to develop a series of recommendations for AID action to enhance women's employment possibilities and improvement of their income by specifying a series of broad guidelines as well as more specific strategies to be pursued in rural and urban areas. The second part examines the Mission portfolio to determine operational ways in which individual projects currently underway can more fully meet the economic needs of women. It concludes with an attempt to link a short/medium-term employment focused strategy for women to actual, modified and future project and program activities in the Mission; this objective is met through identification of a series of actions and interventions which should receive priority in Mission programming and planning.

### C. Orientation to the Issue of Women's Work in Honduras

Discussion, particularly with Honduran women officials, and a brief review of some current and envisaged national programs/projects for women indicate that the orientation being pursued is:

Women's work, particularly where the poor are concerned, is approached as a social welfare, rather than as an economic issue. The promotion of women's income generation opportunities is seen as a mechanism to increase household income and is not viewed with the objective of incorporating women into the mainstream of the productive economy. <sup>1/</sup>

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<sup>1/</sup> From among the Honduran persons interviewed, only those officials from the Human Resource Division of CONSUPLANE and from INFOP (all of whom were men) were knowledgeable of labor market trends and had considered the need for outlining an employment focused policy that would incorporate women into the mainstream of the economy. In almost all other cases there was resistance to considering programs aimed at women's incorporation into non-traditional skills, in general, and into the formal sector of the labor market, in particular.

- The thrust of priorities on both governmental and private levels is towards the promotion of traditionally feminine, sex-segregated, low productivity activities in the informal sector of the economy. Income earning opportunities are identified almost exclusively in the small-scale production enterprise system and to a much lesser degree, in communal farming. The major form of assistance to women has been the extension of credit. 1/
- None of the programs/projects have addressed the income needs of the urban poor.

Women's incorporation into formal employment is waived by representatives of some local organizations because of the following reasons they have stated:

- unavailability of jobs;
- discrimination against women in the hiring process;
- overall discrimination practices in the judicial system, in syndicates, in the Agrarian reform laws - all of which are male dominated and male oriented;
- woman's inability to engage in a regular eight-hour work schedule given her family obligations, especially the responsibilities of mothers who are heads of households.
- male resistance against women's inclusion in formal sector employment.

Conversely, home based/small scale enterprises in traditional skills are supported because:

- they promote labor intensive enterprises and thereby ensure allocation of earnings, even if minimal, to a maximum number of persons.

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1/ A case in point is the Lmps. 500,000 credit fund for women established under BANADESA in 1981. Loans are presently restricted to rural women for farm-related activities at a 13 percent interest rate which compares favorably to the official 19 percent and private money lending rate of 20-25 percent. A request made to the United Nations to supplement this fund with an additional Lmps. 500,000 is expected to be approved by November, in which case loans will be considered for non-agricultural enterprises as well.

- represent low cost investment, requiring little capital and minimal training (if any);
- are not competitive with male activities;
- provide flexibility in work schedules enabling women to combine motherhood and work roles--an important consideration in households where the woman is the only adult member present;
- require minimal psychological adjustment, since they involve skills traditionally performed by women. 1/

An illustration of the kinds of projects now in operation and those being envisaged for women is the women's credit fund in which BANADESA has extended loans for three different projects. These are:

- subsistence cultivation (maize) on 10 manzanas of land;
- cultivation of achiote - a local condiment - which can become a modest cash crop; and
- chicken raising.

The tendency in BANADESA is to encourage 'group' loans (by which is really meant 'family' loans) and to prefer subsistence cultivation projects over cash crop development.

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1/ An evaluation of AID-sponsored PVO programs in Costa Rica pointed to a similar orientation towards women which was justified by PVO representatives on the basis that poor women had 'mental blocks' against, and actively resisted, involvement in non-traditional programs and that there was male resistance to such programs and an absence of child care centers. When the evaluator interviewed the poor women themselves, the following facts emerged in Costa Rica:

- women were willing to learn non-traditional skills if these were instrumental in generating income;
- women had in fact requested training in non-traditional skills;
- traditional skills programs are perpetuated because private and local organizations had not developed the capacity to provide training for women in any of the non-traditional skills areas. (In Mayra Buvinic "Projects for Women in Costa Rica: A Trip Report". April 1981.)

For urban women, an envisaged project is the establishment of 'barrio' industries based on the formation of women's cooperative associations. As conceived, these barrio industries exemplify 'par excellence' the orientation towards transferring women's traditional home production skills into the market place and would include tortilla factories, food processing (tamales, chicharrones) and industrial sewing. 1/

#### D. The Labor Market Context of Women's Work

##### 1. The Structure of the Labor Force

The information base which describes the structure of the economically active population and labor market needs for Honduras is limited. Most projections are based on the results of the 1974 census. Exceptions are the official estimates of the labor force, published in 1977, and a study produced by the Human Resource Division of CONSUPLANE, which analyzes the impact of sectoral growth, outlined for the 1978-1983 National Development Plan, upon employment.

Before examining the documented analysis of current and future labor market demands, a brief exposé of the economic role of Honduran women is in order. Given the compelling evidence of the gross undercount of women agricultural workers in the census (Departamento de Promocion, 1978), the discussion is limited to the economically active non-agricultural labor force. Even then, the reported figures should be approached with caution, given the tendency in Latin America to ignore and exclude from the labor force count those urban women who are economically active in the informal sectors of the labor market (Arizpe, 1976, Moser, 1977). In presenting the reported profile of Honduran women workers, comparative data for other Latin American countries are included in the discussion to 'situate' the position of Honduran women into a comparative perspective, keeping in mind that in all cases there are more women working in non-agricultural activities than the reported statistics account for, particularly in petty trade, the services and artisan-type manufacturing.

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1/ Obviously, barrio industries need not be restricted to traditional activities. We explored the possibility of centering productivity around intermediary products that would be complementary to the output of a viable domestic industry - the furniture industry being a case in point. This was perceived as suitable for a later stage of development. For the immediate future, the persons interviewed preferred the conservative position of opting for activities that involve skills usually practiced by women.

The structure of the non-agricultural labor force in 1974, by economic branch of activity, was heavily weighted towards the 'services' <sup>1/</sup> and 'manufacturing industries'; each sector absorbed 28 percent of the entire non-agricultural work force. This was followed by 'trade' (20 percent) (Table 1). The composition of the work force, presented separately for men and women, indicates that the sexes were equally distributed in 'manufacturing branches' and in 'trade', but differed substantially in other sectors. Compared to men, women were more than twice as concentrated in the 'service' sector (45 percent to 20 percent). In both the construction and transport sectors, males held a monopoly. Relative to men in the total non-agricultural economy, women comprised 37 percent of all workers; over one-half of all workers in the 'service' sector, and 40 percent of all workers in each of the branches related to manufacturing and to trade were women.

In Tables 2-6, Honduran women are compared to other Latin American women workers. Level of development (indexed by GNP/ per capita) does not seem to influence in a systematic manner women's participation in the non-agricultural economy. Honduras, the 'least developed' country listed in Table 2, displays a female activity rate (13.7 percent), which is as low as Guatemala and Ecuador, both of which have a GNP twice as high. The second 'least developed' country, El Salvador, reports the participation of its women to be 31 percent, equal to the rate observed in the 'most developed' country, Venezuela. Class II countries (the GNP ranges between \$600 to \$999) are the only group where some semblance of a relationship between economic development levels and women's labor force participation rates are noticeable. With the exception of El Salvador, Latin American women, including Honduran women, comprise one-third of all non-agricultural workers in the region. Ecuador, Guatemala and Chile are slightly behind with women being a few percentage points less than one-third.

Tables 3, 4 and 5 show how women are distributed in both absolute terms and relative to men among the different branches of economic activity and occupational groupings among the non-agricultural work force. Together with Paraguayan women, Honduran women are more heavily concentrated in the manufacturing branches and in 'production related' occupations than

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<sup>1/</sup> In the classification by "Economic Branch of Activity," the 'service' sector includes the professions, technicians, artists and civil servants as well as low status service workers marginal to the economy.

Table 1. Sectoral Distribution of the Non-Agricultural Labour Force by Economic Branch of Activity, by Sex, and by the Proportion of Females Represented in Each Sector, Honduras, 1977.

| <u>Sectors</u>                             | <u>Sectoral Distribution</u><br>(in Percent) |                    |                    | <u>Percent Female</u><br><u>in Each Sector</u> |
|--|--|--------------------|--------------------|--|
|  | <u>Total</u>                                 | <u>Male</u>        | <u>Female</u>      |  |
| <u>Non-Agricultural Sector</u><br>(N)      | 100.0<br>(302,183)                           | 100.0<br>(191,074) | 100.0<br>(111,109) | 36.8<br>(111,109)                              |
| <u>Secondary Sector</u>                    |  |                    |                    |  |
| Mining                                     | .1   | 1.2                | .04                | 1.7  |
| Manufacturing                              | 27.8   | 27.3               | 28.8               | 37.9   |
| Electricity, Gas & Water                   | .7   | 1.0                | .2                 | 8.2  |
| Construction                               | 8.1  | 12.6               | .2                 | 1.0  |
| <u>Tertiary Sector</u>                     |  |                    |                    |  |
| Wholesale, Retail Trade                    | 19.5   | 18.6               | 21.1               | 39.7   |
| Transport                                  | 6.8  | 10.2               | 1.0                | 5.3  |
| Financing, Real Estate<br>Business         | 1.9  | 2.1                | 1.5                |  |
| Community, Social and<br>Personal Services | 28.9   | 19.7               | 44.8               | 56.9   |
| Activities Not Adequately<br>Described     | 2.8  | 3.8                | 1.1                | 15.0   |
| Persons Seeking Work for<br>First Time     | 2.3  | 3.1                | 1.1                | 17.2   |

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Source: Yearbook of Labour Statistics, International Labour Office, 1978, Table 2A.

Table 2. Female Labour Force in Non-Agricultural Branches of Economic Activity by Development Level in Selected Latin American Countries, 1977.

| <u>Development Level</u><br>(= GNP/Capita in<br>US \$) 1 | <u>Non-Agricultural Labour Force</u> |                                  |
|--|--------------------------------------|----------------------------------|
|  | <u>Activity Rate</u> 2               | <u>Proportion Who are Female</u> |
| Class I (GNP = more than \$1,000)                        |                                      |                                  |
| Venezuela (\$2,660)                                      | 31.5                                 | 31.7                             |
| Chile (\$1,660)  | 17.7                                 | 28.1                             |
| Mexico (\$1,220)   | 22.5                                 | 33.6                             |
| Class II (GNP = \$600-\$999)                             |                                      |                                  |
| Ecuador (\$790)  | 15.1                                 | 27.6                             |
| Guatemala (\$790)  | 12.9                                 | 29.7                             |
| Paraguay (\$730)   | 19.0                                 | 36.9                             |
| Bolivia (\$630)  | 17.1                                 | 32.0                             |
| Class III (GNP = \$0-\$599)                              |                                      |                                  |
| El Salvador (\$550)                                      | 30.1                                 | 48.7                             |
| Honduras (\$410)   | 13.7                                 | 36.7                             |

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Notes:

1. Value calculated for mid-1977.
2. Computed for the population aged 15 years and older.

Sources: "Basic Indicators," World Bank Development Report, 1979, Table 1; and Yearbook of Labour Force Statistics, International Labour Office, 1978, Table 2A.

is true in other Latin countries (Tables 3 and 4). It is not possible to estimate, however, the proportion of these workers who are in traditional industries such as crafts and food preparation, as opposed to "modern" activities. Honduran women are holding 40 percent of all jobs in manufacturing and in commerce -- a proportion which is higher than that reported for most Latin American countries, the exceptions being El Salvador, Paraguay and Bolivia. Honduran women hold more 'service sector' jobs (55 percent) than do women in other Latin countries (Table 5)

Of all Honduran women workers, 63 percent were reported as salaried and 32 percent as employers and own account workers (Table 6). This pattern resembles the employment status of women in Ecuador, Paraguay and Mexico, but is different from that reported by Bolivia, El Salvador and Venezuela. In the case of the first two countries, the distribution among 'salaried' and 'own account' workers is equal; in Venezuela, the ratio between the 'salaried' group and those employers and own account workers are in a 4:1 ratio.

## 2. Labor Force Projections and Expected Job Generation: 1978-1985.

Much of what follows by way of labor force projections beyond 1978 is based on a CONSUPLANE study of the evolution and changing structure of employment as a result of sectoral growth outlined by the National Development Plan 1978-1983. This source was the only one available to us on what might be the structure of labor market demand during the 1980's. There are obvious limitations to these projections, not the least of which is the lack of credence given to the intention to execute the Plan, particularly since it was outlined by an interim administration, and the fact that the projections do not take into account setbacks incurred by the economy in Honduras during the past year. 1/

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1/ Skepticism was also voiced regarding the reliability of the projections because CONSUPLANE is perceived as accommodating political interests in its studies rather than reflecting economic realities.

Table 3. Percent Distribution of Women Workers in Selected Non-Agricultural Branches of Economic Activity in Latin American Countries, 1970-1977.

| <u>Country</u>     | Total<br>Non-Agricultural<br>Women Workers<br>(100 percent) | <u>Percent Distribution</u> |                 |                 |               |
|--------------------|---|-----------------------------|-----------------|-----------------|---------------|
|                    |   | <u>Manufacturing</u>        | <u>Commerce</u> | <u>Services</u> | <u>Others</u> |
| Honduras (1974)    | 111,109   | 28.7                        | 21.1            | 44.5            | 5.7           |
| Bolivia (1976)     | 267,754   | 15.7                        | 23.0            | 49.0            | 12.3          |
| Chile (1970)       | 597,628   | 18.3                        | 15.5            | 52.4            | 13.8          |
| Ecuador (1974)     | 288,987   | 23.1                        | 17.8            | 47.6            | 11.5          |
| El Salvador (1975) | 331,794   | 17.8                        | 41.8            | 36.6            | 3.8           |
| Guatemala (1976)   | 217,998   | 23.7                        | 18.2            | 53.7            | 4.4           |
| Mexico (1977)      | 3,626,535   | 24.2                        | 16.7            | 55.5            | 3.6           |
| Paraguay (1972)    | 140,406   | 31.5                        | 17.3            | 44.7            | 6.5           |
| Venezuela (1977)   | 1,066,865   | 17.9                        | 20.6            | 50.7            | 10.8          |

Source: Yearbook of Labour Statistics, International Labour Office, 1978, Table 2A.

Table 4. Structure of the Non-Agricultural, Economically Active Female Population by Selected Occupational Groupings in Latin America: 1970-1976.

| <u>Country</u> | <u>Total Women in<br/>Non-Agricultural<br/>Occupations</u> | <u>Percent Distribution</u> |                |                   |              |
|----------------|--|-----------------------------|----------------|-------------------|--------------|
|                |  | <u>Sales</u>                | <u>Service</u> | <u>Production</u> | <u>Other</u> |
| Honduras       | 113,779  | 14.2                        | 31.9           | 29.3              | 24.6         |
| Bolivia        | 263,342  | 16.2                        | 28.7           | 21.9              | 33.2         |
| Chile          | 599,076  | 9.1                         | 34.3           | 17.1              | 39.5         |
| Ecuador        | 289,351  | 14.2                        | 31.0           | 23.2              | 31.6         |
| El Salvador    | 333,737  | 32.8                        | 28.6           | 20.6              | 18.0         |
| Mexico         | 3,630,322  | 13.9                        | 33.4           | 18.8              | 33.9         |
| Paraguay       | 140,620  | 14.7                        | 31.2           | 31.5              | 22.6         |
| Venezuela      | 1,070,222  | 11.8                        | 30.7           | 14.7              | 42.8         |

Source: Yearbook of Labour Force Statistics, International Labour Office, 1978, Table 2B.

Table 5. Proportion of Workers Who Are Women in Selected Branches of Economic Activity in Latin America, 1970-1976.

| <u>Percent of Workers Who Are Women</u> |                      |                 |                 |
|---|----------------------|-----------------|-----------------|
| <u>Country</u>                          | <u>Manufacturing</u> | <u>Commerce</u> | <u>Services</u> |
| Honduras                                | 37.9                 | 39.8            | 56.9            |
| Bolivia                                 | 31.7                 | 55.1            | 45.4            |
| Chile                                   | 24.5                 | 30.6            | 48.4            |
| Ecuador                                 | 29.5                 | 27.4            | 41.7            |
| El Salvador                             | 46.1                 | 63.3            | 56.6            |
| Guatemala                               | 21.8                 | 31.3            | 55.8            |
| Mexico                                  | 26.8                 | 33.7            | 50.6            |
| Paraguay                                | 43.1                 | 40.4            | 50.9            |
| Venezuela                               | 28.9                 | 31.2            | 50.7            |

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Source: Yearbook of Labour Statistics, International Labour Office, 1978, Table 2A.

Table 6. Percent Distribution of the Employment Status of the Female Economically Active Population Engaged in Non-Agricultural Branches of Economic Activity in Selected Latin American Countries, c. 1975.

| <u>Country</u> | <u>Non-Agricultural<br/>Women Workers</u><br>(100 percent) | <u>Categories</u>                      |                               |                           |                             |
|----------------|--|--|-------------------------------|---------------------------|-----------------------------|
|                |  | <u>Employers/<br/>Own-<br/>Account</u> | <u>Salaried<br/>Employees</u> | <u>Unpaid<br/>Workers</u> | <u>Not<br/>Classifiable</u> |
| Honduras       | 111,109  | 31.6                                   | 63.0                          | 3.4                       | 2.0                         |
| Bolivia        | 267,754  | 40.8                                   | 48.3                          | -                         | 10.9                        |
| Ecuador        | 288,987  | 27.2                                   | 63.6                          | 3.3                       | 5.9                         |
| El Salvador    | 331,794  | 36.1                                   | 32.3                          | 6.9                       | 24.7                        |
| Mexico         | 3,626,535  | 25.1                                   | 69.6                          | 5.3                       | -                           |
| Paraguay       | 140,406  | 38.8                                   | 56.1                          | 1.5                       | 3.4                         |
| Venezuela      | 1,066,865  | 17.9                                   | 74.0                          | 3.7                       | 4.4                         |

Source: Yearbook of Labour Statistics, International Labour Office, 1978, Table 2A.

It is unlikely that Honduras will achieve the projected sectoral growth by 1983 as outlined in the Plan, or even by 1985. The new government, to be elected in November, however, is not expected to reverse drastically any of the economic plans for growth as outlined in the 1978-1983 Plan. One may, therefore, consider the discussion that follows as indicative of trends in sectoral growth and employment generation which Honduras will strive to accomplish during this decade. Within the context of these projected trends for employment expansion, what realistic possibilities exist for the incorporation of women into the mainstream of the economy?

#### a. Projected Labor Force Expansion

The Division of Human Resources at CONSUPLANE projected the growth of the economically active labor force at an annual rate of 3.8 percent during the period 1979 to 1985, for the age group 15 to 64 years. This projected rate of growth means that the labor force will grow from 940,010 to 1,177,042 or an increase totalling 237,032 persons for the entire period (Table 7). The female economically active labor force is projected to increase at a higher rate than the male labor force during this same period. Whereas males will increase at an annual rate of 3.6 percent, the female rate is expected to be about 5.0 percent annually. Where in 1979 the female labor force constituted 155,668 persons, or only 16.5 percent of the total active work force, by 1985 they will have increased by another 52,653 persons (22 percent of the total increase) and the 208,321 female workers will constitute 17.7 percent of the total 1985 labor force. Since it is known that women are underreported in the agricultural sector, these projections are actually conservative with respect to female workers as well as total projected workers. <sup>1/</sup>

By contrast, the estimate of the urban work force is reported to be more precise because it excludes the biases intrinsic to the agricultural sector. The number of women projected to be newly entering the economically active category in urban areas for the period 1979 to 1983 is 29,270, or a 5.2 percent average annual rate of

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<sup>1/</sup> The 1974 census and the 1979-83 projections place the female agricultural labor force at 7.4 percent of the total. Separate estimates for the region of Copan alone indicate that the active female agricultural work force may be 35 percent rather than the reported 9 percent given in the census. (Refer to: Departamento de Promocion Social de CONSUPLANE, 1978:7.)

Table 7. Projected Increase in the Economically Active Population,  
Aged 15-64, by Sex, Honduras, 1979-1985.

| Year                         | Total Workers<br>Number | Workers<br>Rate<br>of Growth | Male Workers<br>Number | Workers<br>Rate<br>of Growth | Female Workers<br>Number | Workers<br>Rate<br>of Growth | Percent Female<br>of Total Workers |
|------------------------------|-------------------------|------------------------------|------------------------|------------------------------|--------------------------|------------------------------|------------------------------------|
| 1979                         | 940,010                 | -                            | 784,342                | -                            | 155,668                  | -                            | 16.5                               |
| 1980                         | 975,486                 | 3.8                          | 812,098                | 3.5                          | 163,388                  | 5.0                          | 16.7                               |
| 1981                         | 1,012,471               | 3.8                          | 840,971                | 3.6                          | 171,500                  | 5.0                          | 16.9                               |
| 1982                         | 1,051,230               | 3.8                          | 871,048                | 3.6                          | 180,182                  | 5.0                          | 17.1                               |
| 1983                         | 1,091,288               | 3.8                          | 902,345                | 3.6                          | 188,943                  | 4.9                          | 17.3                               |
| 1984                         | 1,133,263               | 3.8                          | 934,894                | 3.6                          | 198,369                  | 5.0                          | 17.5                               |
| 1985                         | 1,177,042               | 3.8                          | 968,721                | 3.6                          | 208,321                  | 5.0                          | 17.7                               |
| Total<br>Increase<br>(79-85) | 237,032                 | -                            | 184,379                | -                            | 52,653                   | -                            | 22.2                               |

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Source: Computed from CONSUPLANE, Annex 20, n.d.

increase.<sup>1/</sup> Over the 1979-1983 period, this means a 26 percent increase. This rate of growth is significantly higher than the projected rate of 3.2 percent for the entire (agricultural and non-agricultural) labor force (15 to 64 years of age) as well as the (inaccurate) general estimate of 4.3 percent for the total female labor force for the same period.

The relationship between the projected increases in the labor force and the actual generation of employment is difficult to assess from the information available. Generally, actual increases in the employed population are a function of two factors:

- (i) demographically derived population increase (supply); and
- (ii) increases in available jobs (demand).

However, CONSUPLANE projections do not clearly differentiate the economically active population from the actually employed, and the projections, likewise, do not always specify whether they are based on demographic assumptions or a changing structure of demand in the labor market.

In a separate section of the CONSUPLANE report, there is a specific discussion of the impact of the National Development Plan upon the generation of employment which should not fall subject to the problems mentioned above. According to CONSUPLANE, forecasts are that the average annual expansion in employment for all sectors will be 4.7 percent for the period 1979-1983 (Table 8). The secondary sector is expected to yield the highest increases in jobs at an annual rate of 6.1 percent while the primary sector will increase relatively less at an annual rate of 4.6 percent. In total, this means 216,000 new jobs, of which 131,000 will be in the primary sector, 39,000 in the secondary, and 46,000 in the tertiary sectors.

Within agriculture (Table 8), forestry displays the highest annual rate of growth (16.3 percent) and within the manufacturing sector, it is expected that non-metallic mineral industries and the basic metal industries will yield the highest annual rates of increase (10 percent each) as compared to traditional crafts (5.3 percent).

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<sup>1/</sup> This percentage computed from CONSUPLANE, Annex 21, n.d.

Table 8. Projected Generation of Employment in Selected Sectors of the Economy (1978-1983).

| <u>Sectors/<br/>Subsectors</u>   | <u>No. Employed<br/>1978</u> | <u>No. Projected<br/>Employed<br/>1983</u> | <u>Employment<br/>Generated<br/>1978-1983</u> | <u>Average<br/>Annual<br/>Growth Rate<br/>1979-1983</u> |
|----------------------------------|------------------------------|--|---|---|
| All Sectors                      | 915,000                      | 1,131,000                                  | 216,000                                       | 4.7   |
| Primary                          | 573,000                      | 704,000                                    | 131,000                                       | 4.6   |
| Secondary                        | 128,000                      | 167,000                                    | 39,000  | 6.1   |
| Tertiary                         | 214,000                      | 260,000                                    | 46,000  | 4.3   |
| Within Primary Sector            |                              |  |   |   |
| <u>Agriculture</u>               | <u>379,400</u>               | <u>464,600</u>                             | <u>85,200</u>                                 | <u>4.5</u>  |
| Agriculture/Husbandry            | 362,000                      | 436,800                                    | 74,800  | 4.1   |
| Forestry                         | 10,700                       | 19,400                                     | 87,000  | 16.3  |
| Other                            | 6,700                        | 8,400                                      | 1,700   | 5.1   |
| Within Secondary Sector          |                              |  |   |   |
| <u>Manufacturing</u>             | <u>102,504</u>               | <u>133,567</u>                             | <u>31,063</u>                                 | <u>6.1</u>  |
| Traditional Activities           | 87,332                       | 110,610                                    | 23,278  | 5.3   |
| Non-Metallic Mineral<br>Products | 10,738                       | 16,331                                     | 5,593   | 10.4  |
| Basic Metal Industries           | 4,434                        | 6,626                                      | 2,192   | 9.9   |

Source: CONSUPLANE. Desarrollo y Aprovechamiento de los Recursos Humanos, n.d.

Although forestry is expected to increase at the highest rate of growth (16.3 percent) in terms of actual number of new jobs created, this means only 8,700 jobs over the 1979-1983 period. The industry sector emerges as the most dynamic in terms of the number of new jobs created (31,000): 23,278 jobs (5.3 percent annual rate of increase) will develop in the 'traditional' industries (textiles, clothing, food, wood and leather), 5,600 new jobs (10.4 percent annual rate of increase) in 'non-metallic mineral' products (paper, pulp, rubber, chemicals and petroleum), and 2,200 new jobs (9.9 percent annual rate of increase) in basic metal industries. In all but the traditional craft sectors, the projected annual growth rates average 10 percent.

### 3. Structural Context of Women's Work

The widespread availability of female labor, which is largely due to the economic necessity for Honduran women to work in order to generate income for their own and family survival, is fully recognized by AID staff and by those officials who were interviewed. Furthermore, the economically tenuous position of those households which are maintained by women, particularly of the single mother, is acknowledged for both urban and rural areas. Alongside this recognition is the awareness of certain discriminatory practices against all women in the legal sphere, in legislation related to family ownership in agrarian reform laws, in the syndicates, and in the salary structure.

Urban Women: An employment-focused strategy for women in urban areas is crucial because of continued increases in the population, the declining capacity of the agricultural sector to absorb the rural economically active population, and the anticipated acceleration of the rural/urban migratory flow (one estimate places Tegucigalpa's population by the year 2,000 at 1,250,000 residents).

Women form a significant proportion of the urban migrant population (particularly the 15-24 and 55+ age groups) and of the urban work force. <sup>1/</sup> Their need for more jobs increases

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<sup>1/</sup> The high propensity of urban women to work is not indicative that they find it easy to secure a job but rather that their economic need compels them to take any job available however low in status, pay or productivity. Among the women interviewed in Tegucigalpa in the ILO sample (1975), a total of 33 percent were working; activity rates were highest (45 percent) for the 20-24 age group and 30 percent for ages 45-64.

in accordance with the already apparent increases in urban unemployment and underemployment rates. 1/ Women in the 15-24, and 55+ age groups, and those who are heads of households ( a group predominantly located in urban areas) are the most vulnerable groups. 2/

A simplistic interpretation has been to point to blatant sex discrimination against urban women in hiring practices, and to point to the fact that women's chances are much lower than men's in gaining formal sector employment. (Staff from the Ministry of Labor's Job Placement Centers indicate that 51 percent of all job applicants are women, few of whom are placed in jobs.) It becomes difficult, nonetheless, to separate what may be blatant factors of sex discrimination in hiring practices from those which are structural in origin (independent of sex). These structural factors act more to the disadvantage of women than to men in the search for employment/income generation, and are due principally to women's lack of skills, training, education and work experience as compared to men. Protective legislation for women has been cited as restricting demand for women in the hiring process.

Rural Women: From a planning perspective, rural women in Honduras face discrimination along several lines:

- a. Women do not have access to land. The Agrarian Reform Law is admittedly discriminatory in not granting women the right to ownership of land.
- b. Women's active contribution to agriculture is underestimated. (The census cites a ludicrously low figure of 7 percent to represent the female component of the agricultural work force, and continues to project that statistic to the year 1985.)

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1/ An ILO study of 4,329 households in Tegucigalpa that was conducted in 1975 identified the following unemployment rates: 7.6 percent for men and 9.2 percent for women. Forty-three percent of the unemployed women as compared to 29 percent of the unemployed men had been looking for a job for more than 17 weeks. On the basis of salary alone, 46 percent of all workers in the sample were underemployed: 27 percent had weekly salaries lower than Lmps 19 percent. and 40 percent had weekly salaries lower than Lmps 30. (ILO-PREALC-1976. La Encuesta de Mano de Obra en Tegucigalpa. Doc. de Trabajo 105.)

2/ The ILO Survey identified 62 percent of all women workers as heads of household. The likelihood was higher for this group to be underemployed as compared to male heads of household.

c. Policy-makers do not recognize the distinct differences in women's relationship to the cultivation system in her roles as producer and as wage earner nor do they know how many women are engaged in agricultural work. Over-concern with productivity has emphasized the role of the farmer-producer. Not all rural workers are farm owners--least of all women. The importance of women as wage earners to the economy and the importance of wage earning in women's daily life must be stressed. In planning related to agricultural development, particularly to future crop diversification, the differential impact on women's income depending on her status as producer or wage earner must be assessed. 1/

A long-term decline in subsistence crop production and a dramatic decline in some cash crop production have had a severe impact on the rural woman's income. Today more household income is needed to purchase subsistence crops while at the same time women's wage earning capacity from agricultural work is diminishing. Moreover, the rural industries owned/managed by women are located in the smallest localities and are typically of low productivity. 2/

Family instability has been seen in the past as essentially an urban phenomenon. However, accelerated outmigration of males from rural to urban areas has now generated in Honduras the problem of the 'women left behind'. In 1974, 40,000 or 13 percent of all rural households were headed by women with

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1/ A study of five agricultural activities representing 84 percent of the aggregate of this sector has estimated that in Copan, 90 percent of the salaried workers in the coffee crop, 40 percent in tobacco cultivation, almost all those in the manufacture of tobacco and 50 percent of the labor in four of the six stages of the cotton cultivation cycle are women. Women provide the largest salaried labor force for packaging fruits for export. (C. Gallup, 1977; Departamento de Promocion Social de CONSUPLANE, 1978).

2/ Studies in Goascaran, Guyamas, El Negrito, San Marcos, Catacamas show most women's enterprises, particularly those in pottery, crafts, canning, baking to be the least profitable. Dress making has potential but the demand is strictly seasonal. Goat cheese proved to be the most profitable undertaking for rural women.

children and with no male partners in the home. When 'single' women whose partners are seasonal labor migrants were added to the count, the percentage of households headed by women increased to 25 percent. The women left behind syndrome, apparent in other developing countries, has therefore surfaced in Honduras. Many men are absent from villages for long periods of time; some never return.

The heterogeneity of rural areas has to be taken into account in planning program strategies for rural women. Certain regions/areas are relatively more marginal than others due to a number of factors including a lack of available resources needed as productive material, unfavorable land tenure conditions, widespread location of small settlements, small or fractionated landholdings, a lack of market outlets, and differential outmigration of male labor. <sup>1/</sup>

Certain structural factors operate generally in Honduran society to restrict the supply of women workers, even when job opportunities are available. Primary among these is the lack of support services to 'allow' women, particularly those who are heads of household, to devote time and energy to a steady full-time job. The actual supply of women also falls short because productive resources are not easily available to them to become 'producers' and 'entrepreneurs', i.e. women have a tenuous relationship to land rights and find difficulty in obtaining access to credit and membership in cooperatives. Though it is tempting to cite 'cultural' factors as restricting the supply dimension, in operational terms there is not much evidence that even in day-to-day life situations women are actually being 'segregated', or that there are only certain jobs considered as appropriate for women to pursue. Rather, male resistance to allowing women access to land and/or entry into specific jobs is generated by economic, and not cultural, considerations. The breaking of that resistance has therefore to be found in an economic solution.

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<sup>1/</sup> For the influence of these factors on the rural productivity of women refer to: "Incorporación de la Mujer al Proceso Productivo" realizado por Dept. de Promoción Social. Secretaría Técnica del Consejo Superior de Planificación Económico/Centro de Desarrollo Industrial. Marzo 1981.

## II. Strategy for Enhancing Women's Employment and Income Generation Opportunities

The overall strategy proposed here is drawn from an analysis of women's participation within the context of Honduras' employment projections and current economic situation. As participants, women are now overrepresented in the traditional sector of the rural and urban economies. The segmentation of the labor market relegates women to unpaid work in home and subsistence production, and to the lowest-paid wage labor in agriculture, industry, services and in the informal sector.

Earlier sections identified major features of current conditions that are relevant to the consideration of a women's intervention strategy on the part of the Mission. These features are:

- Current programming for women's employment/income generation needs in Honduras is not based on incorporating women into the mainstream of the economy. Linkages have not been built up between the supply of women available for work and potential sectoral growth and labor market demands at the national level.
- The thrust of local efforts has been directed towards provision of credit for small-scale production systems involving traditional, low productivity, feminine activities without accompanying efforts to explore, generate or stimulate demand for non-traditional items women could produce. Notwithstanding credit, very little support such as technical assistance and feasibility studies are given to small enterprises.
- No efforts are presently expended to address the urban employment/income generation needs of women.
- Inadequate efforts are being made in rural areas to diversify crops to protect and expand women's jobs and income on and off farms.

In its search for the development of a short/medium-term strategy designed to incorporate the Honduran women into its development efforts, the Mission can make an important contribution in providing the needed stimuli for an initial breakthrough to move women out of the low income/low productivity circle that is being perpetuated for them, and into employment sectors in the formal labor market and into viable industrial/agri-business activities. Mission activities on behalf of women can thus become significant by filling a void that is not being covered in any programs promoted by governmental or private local efforts at this time.

A. General Recommendations for an Employment/Income Generation Strategy

1. To argue for the inclusion of women's concerns into AID programmatic emphasis does not necessarily mean women-only projects. Women's concerns can be addressed in the context of integrated activities by making special efforts and exacting specific provisions to ensure women's inclusion as both participants and beneficiaries. In program planning for women, then, primary emphasis should be given to including women's concerns into all development projects rather than addressing women's needs solely in women-specific programs. Attempts must be made to ensure that the process of agricultural and industrial modernization benefits men and women equally, and that macro-economic policies do not have unintended negative effects on the situation and economic progress of women.

2. Projects should be conceptualized and designed in a manner which gives special attention to the concerns of women that may affect their participation. That is, there should be some attempt to facilitate the compatibility between women's home and market production roles. In rural areas, the introduction of home technologies and the transfer of production from home to marketplace should be encouraged, thereby freeing women's time for productive activities. In urban areas, poor women should be provided with access to child and home care services.

3. Within the context of the Mission's programs, certain sub-categories of poor women should be selected as principal beneficiaries. Specifically, four groups of women should be given special attention since they are predominantly in the poorest stratum:

a. Young Urban Women (15-24): This group entering the labor force for the first time usually has low skill levels and little or no experience.

b. Woman Heads of Households: This group includes single, divorced, widowed and abandoned mothers, among whom those with young dependents display the greatest need for gainful income-generating capability.

c. Landless, Rural Women: These women are often heads of households.

d. Migrant Women: This group often constitutes those formerly landless, rural or small village women who enter the urban work force with low skill levels. Employment in the informal sector (if any) dictates a marginal existence.

Serious consideration must be given to the age differential of women across these four sub-categories in program planning. For example: Women aged 25-40 are the most heavily burdened with dependent children. They will need short term training that will either augment existing skills or introduce them to new skills designed to provide access to better jobs in the formal sector or better income earning opportunities in the informal sector. Specific programs and policy considerations should be directed toward promoting child care services within the neighborhood. This will release the working mother for productive employment outside the home and provide income to other women in the neighborhood who provide child care services in their homes.

Women 50 and over are not as homebound as those in the 25-40 age group, and may be able to devote longer hours to work outside the home and travel longer distances to work. They should be encouraged to enter into small-scale trade, agro-business and commercial retail activities.

#### B. Specific Recommendations for an Urban Strategy

The strategy proposed for urban areas is to focus on urban job creation, training, and small enterprise development within and beyond traditional areas through use of credit and technical assistance. In addition, women should receive more help with their housing problems than they currently obtain through the U.S. AID upgrading project for urban areas.

Successful implementation of an urban employment strategy for women depends critically on the location of employment opportunities vis-a-vis housing, and of the need to ensure that the cost of adequate housing does not consume a disproportionate share of their incomes.

This strategy would seem to help relieve the major development problems which the study team perceives to be:

- Continued migration of rural unemployed persons to urban areas, especially single women aged 15-24.
- Lack of appropriate technical/industrial training for work in the modern sector. 1/
- Lack of jobs in urban areas for women, especially industrial jobs in the formal sector.
- Lack of effective small enterprise development in urban areas. 2/
- Lack of a comprehensive support system to enable women to engage in productive work when and where opportunities arise.

Recommendations are made for a Mission-based plan of action strategy along the following lines:

1. Increase Labor Demand. Efforts should be made to increase employment by fostering investment in public and private sector labor-intensive production systems that support the generation of jobs and which are of value to the national economy. This may be achieved by encouraging labor-intensive technology in industrial sectors; redefining the sexual division of labor by instituting specific hiring practices to be adopted by employers; "opening up" new areas of skill, new industry groups, etc. to which no labelling process has been attached, and which can be "legitimately" taken over by women.

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1/ Women typically have access to traditional jobs such as secretarial and clerical jobs in the formal sector and low level service jobs in the informal sector.

2/ BANADESA credit is currently earmarked for only rural areas and U.S. AID's RTP program is also exclusively a rural program.

In particular, we recommend the promotion of:

- Labor intensive enclave industries technically interdependent with plants in other countries;
- Labor intensive industries that produce intermediate products for larger domestic industries;
- Labor intensive import substitute industries .

A 1974 survey in Honduras estimated that over Lmps 69 million were spent importing products which could be produced domestically. Of these, three-quarters are metallic products, sixteen percent are chemical products, and seven percent are textiles and apparel.

2. Strengthen the Informal Sector. The development of viable small-scale enterprises for women should be encouraged. For the promotion of women's involvement in such enterprises, we specifically recommend that the Mission:

- a. Identify existent and potential demand for products/activities that can be incorporated into small-scale production systems by supporting feasibility studies to ascertain which activities are viable for women to pursue;
- b. Stimulate demand for small-scale manufacturing items produced by women by providing technical assistance to improve quality control in production processes;
- c. Facilitate production efforts of viable small-scale enterprises involving women by:
  - (i) Ensuring that the extension of credit to women be invariably accompanied by appropriate technical assistance ;
  - (ii) Providing training to women in needed skills.

d. Complementing efforts extended by other organizations promoting viable projects. Such AID support should only be extended to national organizations which are production and not welfare oriented, and which attempt to diversify economic opportunities for women. 1/ This can be done in two ways:

- (i) Complementing the potential 500,000 dollars credit fund that BANADESA may receive from the U.N., to ensure that funding be also extended for urban enterprise development.
- (ii) Complementing BANADESA's expressed intention to extend the credit program to include urban activities by providing appropriate technical assistance to women to help strengthen the viability of initial efforts.

e. Identifying institutional constraints that affect large and small enterprises, and recommending their elimination to the GOH. Part of this effort would be to explore the implications of eliminating taxes for small firms and the usefulness of developing small industrial estates located in strategic areas in major cities that could be targeted for enterprises making the transition from informal to formal businesses. These industrial estates should be designed in a manner to minimize overhead costs and provide adequate security against theft.

3. Improve Labor Supply. Mission support should be extended to encourage the inclusion of women into special technical/vocational/industrial training programs such as those provided by INFOP to alleviate the shortage of skills in Honduras and to correct the gap between existing skills in supply and needed skills in demand.

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1/ An evaluation carried out by a government institution of rural women's projects states explicitly that among the numerous organizations "assisting" rural women only those organized around "production" objectives or those linked to movements with broader objectives (UNC and FEHMUC) are useful, in contrast to the social service-oriented types, such as Amas de Casa, which have a welfare-oriented approach.

It is estimated that 75 percent of the jobs to be generated by the Five-Year Plan (1978-1983) will be filled by workers without the necessary skills required for the positions available. This is particularly true for technical skills in agriculture, forestry and the industries.

Occupational training programs should be supported for women at two basic levels:

- Technical industrial skills should be used to prepare younger women for entry into viable employment sectors which have the potential of generating jobs for which there is a skills shortage. Over three-quarters of the jobs to be generated in the 1980's will be filled by persons without the necessary qualifications.
- Second, training is needed in basic aspects of small enterprise production, i.e. in management, basic accounting and marketing for women involved in small-scale enterprise development.

With respect to preparatory work related to a policy of employment expansion we suggest that appropriate expertise be recruited to explore the following facets of demand and supply.

1. Implementation of a focused strategy directed towards the promotion of an aggregate demand for female labor necessitates:

- a. Identification of sectors and industries that have the greatest employment generation potential;
- b. Determination of the extent to which domestic production can be substituted for imported products;
- c. Assessment of the potential employment that could be created from developing new products that could be sold in both domestic and international markets;
- d. Assessment of the potential for modifying the productive technologies of local products in order to use more labor intensive systems;

e. Identification of the technological and economic constraints faced by existing and prospective firms that discourage or prevent adoption of labor intensive technologies;

f. Identification of the potential for bilateral and multi-lateral trade agreements that will expand market opportunities for local products, particularly those produced by labor intensive means.

2. Efforts directed at strengthening the supply of women available for work through appropriate training programs requires a critical assessment of the capability of local institutions to provide non-formal industrial/technical training to women with disadvantaged educational backgrounds. In this connection, we suggest that the resources available at INFOP be given priority.

INFOP appears to be suited to provide the necessary skills training in technical/industrial areas for women. <sup>1/</sup> Staff of the organization recognize women as a productive resource and admit the need for special promotion efforts to motivate women's enrollment in technically-related fields. <sup>2/</sup> The training system has a built-in remedial

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<sup>1/</sup> Since 1973 women have comprised one-third of the 32,947 students enrolled in INFOP. Women indicate a higher record of completion of courses (88.6 percent) than men (81.6 percent). Female enrollment has been highest (40 percent) in the Commercial/Service-related training programs (particularly in sales, secretarial, hotel-related services, cooking) followed by (32 percent) enrollment in training related to farm skills (horticulture, small animal care, rural administration). Enrollment in "industrial" types of training programs, is highest in food-related fields, in home economics, in sewing and confection).

<sup>2/</sup> Morocco, a more traditional society than Honduras, confronted a similar problem in 1977. An AID funded project established successfully in 1978 an Industrial Training School for women providing skills training in technical areas typically associated as male domains. INFOP staff did not consider that a sex segregated effort in that direction would be appropriate for Honduras.

component to accommodate those educationally disadvantaged and facilitates job placement for its trainees through internships and on-the-job training. Three different training programs are available: an intensive three-year apprenticeship program to graduate skilled workers; a short-term training program for persons who are in immediate need of work; a part-time training designed to enhance mobility and promotion opportunities of currently employed workers.

### C. Recommendations for a Rural Strategy

The long term decline in subsistence crop production<sup>1/</sup> and a dramatic decline in some cash crop production, especially coffee, have had a severe impact on rural women's income. The combination of reduced agricultural production and inflation means that greater incomes are needed to purchase food and other household necessities, and that women's wage earning capacity from agricultural work is diminishing. Moreover, the rural enterprises owned/managed by women are located in the smallest localities and are typically of low productivity.<sup>2/</sup> The overall strategy proposed is to focus on household budget requirements and improve women's income as quickly and certainly as possible to meet these requirements. Implementation of this strategy requires that women be given assistance to augment both their on-farm and off-farm economic activities.

In the following section, specific recommendations are made for an AID intervention strategy along the following lines:

- 1 - Crop diversification systems in which women can work as wage earners;
- 2 - Off-farm employment by expanding agri-business and viable rural industrial enterprises;
- 3 - Multiple occupations for farm families during off-season periods.

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<sup>1/</sup> Subsistence crop production has experienced a long-term stagnation; corn production grew at 0.7% a year and bean production declined 1% a year during the period 1970-1979 (World Bank, Economic Memorandum, July 1981).

<sup>2/</sup> Studies in Goascaran, Guyamas, El Negrito, San Marcos, Catacamas show most women's enterprises, particularly those in pottery, crafts, straw, canning, and baking to be the least profitable. Dress making has potential but the demand is seasonal. Goat cheese proved to be the most profitable undertaking for rural women.

## 1. Crop Diversification

A drastic expansion is recommended in efforts to diversify the production of both subsistence and cash crops. The urgency of such a program arises from the need for an estimated 22,000 or more coffee producers to find alternative cash crops as coffee rust gradually eliminates their coffee production. IHCAFE (the National Coffee Institute) has a pilot program of crop diversification planned for these coffee producers which will be implemented gradually beginning in 1981.

The only other crop diversification program underway in Honduras other than IHCAFE's program, is U.S. AID's agro-industrial cucumber project. This project is in its third season and mainly benefits about 140 producers.<sup>1/</sup> The number of women involved is not known. The Agriculture Sector II Program, of which the cucumber project is a part, might serve as an effective basis for an expanded crop diversification program involving women since it is already well established and closely involved in Honduran agricultural institutions.

In seeking to identify alternative crops technically capable of being grown, program planners must take into account the relationship between women as wage earners and the cultivation systems. In coffee cultivation, for example, estimates for the Western region place the wage earning labor at 90 percent female; the reduction of this crop will have significant effects in reducing the income levels of women wage earners. Future planning must be undertaken with a view to identifying a crop diversification program that will impact favorably on increasing women's wage earning capacity.

Specify adjustments that can be made in current AID projects help to achieve crop diversification include:

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<sup>1/</sup> The Cucumber Project is part of U.S. AID's agro-industrial export development activity. This activity has involved the Standard Fruit Company in a three-year effort to grow and market overseas selected high value cash crops. Currently, cucumbers are grown and exported to US markets on a small scale. It is anticipated that the project will expand slowly due to technical, managerial, and marketing difficulties related to cucumber production. Nevertheless, the research infrastructure developed for this project could be used to identify, grow, and market other cash crops, and encourage production of subsistence crops on a rotational basis. The final report of the Standard Fruit Co., on this project, points out the need to grow subsistence crops between planting of cash crops in order to enrich the soils.

- Expand the IHCAFE crop diversification program for coffee growers and consider giving the responsibility for this program to another agency. IHCAFE is a coffee institute and not a variety crop institute.
- Continue the agro-industrial development activity which currently involves production and sale of cucumbers in the United States, but realize that this program will not increase income and employment very much in the short run for either men or women.
- Formulate a development strategy for the small-farmer component of the Rural Technology Program (RTP) and incorporate a crop diversification program into this strategy; currently, this component of the RTP has no plan that can be used to direct the development of technology for small farmers.
- Reevaluate the reforestation and land management components of the Natural Resources Management Project, and ensure that heavy emphasis is placed on diversification and on income and employment generation.

## 2. Off-Farm Employment

Given the long term decline in agricultural employment, a specific plan of action for the expansion of off-farm employment is recommended as a means of absorbing the growing supply of female rural workers and of reducing the pressure placed by migrants on the urban sector. Specifically, initiatives are needed to expand agro-processing and other enterprise activities in rural areas. These activities will often require broader skills than rural workers currently have, and consequently suggest the need for short-term skills training in these areas by INFOP and other organizations. Off-farm employment can also be seen as a means to provide men and women farmers with complementary income during the slack agricultural season.

The following off-farm initiatives to increase the income and employment of rural women are recommended:

- a. Fostering investment in small/medium scale public and private labor intensive production systems that support the generation of off-farm employment in agri-business/industry

Efforts are needed to create linkages between small and both large enterprises and government. Large enterprises should be encouraged to obtain

Labor intensive inputs from small enterprises and the GOH should consider dividing contracts into units that are sufficiently small to be within the production capacity of small firms. Both large enterprises and the GOH should review their overall procurement policies to ensure that their payment procedures and time deadlines for receipt of orders do not place unnecessary performance burdens on small contractors.

In considering the expansion of agri-business/industry and commerce for rural women, prior identification of existent and potential demand for products is crucial in order to ascertain which activities are viable for women's involvement.

The following are some suggestions:

(1) Food Related Products - Cultivation and packaging of vegetables and fruits, including dried fruits, for export;

(2) Forestry Related Products - Women can be trained and incorporated into the non-industrial activities such as fuel wood, charcoal, bark, fence post, and carving, and industrial branches of forestry production such as pulp and paper manufacturing;

(3) Manufacture of Appropriate Technologies and Labor Saving Devices. Women should be encouraged to participate in manufacturing non-traditional goods. An initial opportunity exists to do this in the rural technology project which was founded by AID and has three components; the identification, design and fabrication of technologies that are useful to poor households, farm and industrial enterprises. Women should be taught to produce the prototype technologies that will be developed through RTP;

(4) Manufacture, Repair and Maintenance of Household Items - Specifically manufacture of household items such as brooms, brushes and soap, and produce appliance repair;

(5) Woodworking - particularly the furniture industry, for local consumption and possible export. Though considered a male domain, it is possible to develop production activities for women in this branch that are complementary or intermediate to made production;

(6) Small livestock - Projects involving small animals may have great significance for rural saving and income earning potential through the sale of animals and the utilization of animal derivatives. Periculture, aviculture and dairy products can be promoted. Goat cheese production has been shown to be among the most lucrative enterprises for Honduran rural women;

(7) Establishing of small stores (tiendas de consumo)

b. The extension of credit to individuals and groups of rural women as well as enterprises in non-traditional activities. Credit should invariably be accompanied by technical assistance.

BANADESA currently offers credit only to rural women for farm related activities. More credit programs are needed to promote non-traditional enterprises, and such efforts should be extended with technical assistance, possibly through AID's Rural Technology Program.

c. Complement credit programs extended to women by other national organizations for entrepreneurial activities with appropriate technical assistance in marketing, management and production improvement. Most credit programs, including those extended by BANADESA, are not accompanied by technical assistance.

d. Support post-primary vocational training for women, particularly in forestry related production, marketing skills, and basic accounting within flexible systems that emphasize short term programs.

Skills development for women should probably be expanded on an ad hoc basis according to sectoral manpower requirements. For the same reasons women should be encouraged to develop small enterprises in both their traditional areas of occupational expertise; on-farm agro-processing will expand as sales demonstrate the demand for products. Similarly, growth in consumer income will support all types of small enterprise requirements including appliance repair shops, laundries, bakeries, and street peddlers selling agricultural products and inexpensive dry goods. What is needed is a flexible training program that will provide technical and managerial skills to those who need them as markets expand and as local entrepreneurs discover the simple technologies known in many parts of the world that can produce much needed goods. Prospective planning, however, simply cannot describe the sequential development or timing of these training requirements.

### 3. Multiple Occupations for Rural Self Employment

The agricultural assessment for Honduras, which was completed in February 1979, found that about half of rural entrepreneurs have more than one occupation<sup>1/</sup>. The results of the survey are not totally conclusive, but suggest that secondary occupations often serve as a point of departure for entrepreneurs to become involved in their own businesses.

The lack of extensive sectoral planning in Honduras, combined with the occupational multiplicity of rural entrepreneurs, suggest that training programs should be made available, but in a manner that is extremely flexible so as to respond to needs as they reveal themselves. This conclusion is also evident from an examination of the ways by which rural entrepreneurs have obtained their skills. The most important is self-teaching (81 percent), followed by learning from the family (27 percent) and apprenticeship (26 percent). About 12 percent of entrepreneurs have had formal training courses related to their current work and 4 percent have had vocational school courses related to this work. At the same time, about 36 percent of entrepreneurs have had non-formal training related to their current business.

Possibilities for small scale diversification of rural activities and occupations to enhance self employment opportunities and supplement income include:

- a. Fruit and vegetable processing, using canning and fruit drying methods on an expanded basis for home consumption and perhaps for export. Technology in other countries (such as Dominica which has developed a food produce chemistry laboratory adapted to canning and drying techniques) which can be implemented effectively on a commercial basis in rural areas.
- b. Expansion of charcoal production by usage of inexpensive ovens constructed locally from scrap sheet metal. (In some countries, a five-acre forest area can provide a sufficient living for a 5-person family when charcoal production is combined with the harvesting of other wood products).

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<sup>1/</sup> These results were obtained as part of a survey of 120 small industries in selected regions of Honduras. The study collected information on employment, capital assets, equipment stock, socioeconomic characteristics of the entrepreneurs, and their perceived problems. The results of this survey were used to help to design the rural technologies project of USAID.

c. Small scale production of chicken feed, cornmeal and flour for local consumption.

d. Leather good production may be feasible and economical on the farm, given the large cattle population. Rural participation in this industry can include proper skinning and preserving of animal hides for later processing at tanneries.

e. Wood harvesting for furniture and lumber can be performed effectively on a small scale in rural areas. Self-employed rural workers could be taught proper ways to select, cut and season lumber for later use by agro-industries.

In planning to promote multiple occupations for rural women consideration should be given to establishing a national development foundation. Its purpose would be to assist exclusively small enterprises in the private sector through:

- (1) -- An outreach program to identify promising business activities and entrepreneurs.
- (2) -- Assistance in the preparation of small business loan applications,
- (3) -- Deposits in local commercial banks that will serve as loan guarantees for small business, thus reducing or eliminating collateral requirements for these loans,
- (4) -- Technical and managerial assistance including training.

Some of the functions of such a foundation will be performed in the short run through the enterprise development component of the RTP. Efforts should be made, however, to ensure that very small entrepreneurs including the self-employed receive assistance through the program. Eventually, the functions of a National Development Foundation should be taken over fully by the GOH.

### III. U.S. AID's Current Rural Assistance Activity: An Assessment of its Impact on Women

#### A. Overview

This section contains an analysis of means by which rural oriented projects of U.S. AID could be modified to better meet women's needs for income and employment. Not all of U.S. AID's rural projects are analyzed here, however. Consideration is given only to those projects that U.S. AID staff and the study team believe have an impact on women. These projects are the:

- o Coffee Project
- o Agriculture Section II Program
- o Rural Technology Program
- o Natural Resources Management Project
- o Small Farmers Titling Project
- o Rural Housing Improvement Program
- o Agricultural Credit Program

The method of presentation includes discussion of five topics in relation to each project. These topics are:

- o Project goals
- o Project methods
- o Project background (when relevant)
- o Project issues related to women
- o Recommendations related to women's income and employment (project issues are sometimes merged with the recommendations)

This discussion of rural projects precedes the discussion of urban activities because the U.S. AID Mission in Honduras has only one urban project, its Urban Upgrading Project.

III. B. Honduras Project Paper--Small Farmer Coffee Improvement (SFCI)  
#522-T-044

Goal: To mitigate the impact of a recently confirmed coffee rust on small coffee producers by assisting as many of them as possible to increase their yields so as to be able to afford rust control measures and consequently increase their real income.

Method: 1. Provide credit for technification, an expensive proposition for small coffee producers. The credit must be available at reasonable rates with an amortization period geared to the production payback period of technification for approximately 3,000 farms, or about 12 percent of the target population of 26,420 farms.

2. Provide new farm interventions and management techniques to the target population through a strong extension service. Farmer implementation of new practices must be carefully monitored, evaluated and adjusted according to conditions.

Issues: Small producers work approximately 80 percent of the land planted in coffee.<sup>1/</sup> Women have a more important role in coffee production than in any other small farm cashcrop in Honduras.<sup>2/</sup> Moreover, coffee distributes income to small farmers who might otherwise be involved in less profitable agriculture; for thousands of rural families coffee represents the difference between poverty and a modest standard of living.

The project will attempt to mitigate the impact of coffee rust by demonstrating the viability of technification of coffee production as a means to increase yields in the presence of this spreading coffee disease.<sup>3/</sup> The project will increase productivity from 7.9 to 25 quintales on that area which has been technified by the end of 1983. However, although coffee revenues increased dramatically during the 1970s (from US \$26 million in 1970 to US \$223 million in 1980), recent declines in coffee prices have resulted in use of export quotas; Honduras' quota of 1.1 million bags of 60 kilos for 1981 is somewhat below its exportable surplus of 1.2 million bags and may cause financial problems for producers or the banking system. Specific problems that should be addressed include:

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<sup>1/</sup> Honduras Project Paper--Small Farmer Coffee Improvement, Number 522-T-044, p. 1.

<sup>2/</sup> Ibid., p. 35.

<sup>3/</sup> Ibid., p. 2.

- (1) About 22,000 producers are apparently too small for technification and will stop producing coffee due to the rust. How can these producers, the majority of whom apparently involve mainly women in the production process, find substitute income? The state coffee institute, the Institute Hondureño del Cafe (IHCAFE), is encouraging diversification to citrus and other crops, but only pilot projects are currently underway.

IHCAFE has completed agronomic studies of several crops which would broaden the economic base of coffee producing regions. These crops include cocoa, allspice, cardamom, pineapple, macadamia, kale, wood, platano and orange. A crop diversification program will open in IHCAFE in 1981, but will not have an impact on farm incomes in the short run; moreover, no infrastructure or institutional support exists for alternative crops.

- (2) Of the 25,000 small producers who are considered to be capable of improving techniques to coexist with the coffee rust, how many will fail to achieve adequate production, for one reason or another, and will not be able to repay their loans for the technification process? What steps could be taken to encourage rapid crop diversification to minimize losses?
- (3) Delivery of effective instruction for technification depends on the efficiency and quality of extension staff. The adequacy of this staff may deserve careful review from two perspectives. First, staff members must be able to deliver the full range of required services accurately and in a timely manner. Second, the staff members must be able to relate effectively to a client population that is mostly women.

#### Recommendations:

1. U.S. AID should explicitly include women in the criteria to be used to allocate credit and technical assistance among small farmers in the technification program. U.S. AID is financing this program, which will be administered by IHCAFE, and has authority to approve the criteria used to allocate this assistance. Specific measures related to development of these criteria that deserve consideration are:

- (a) Request IHCAFE to submit written criteria that it suggests as appropriate for selection of farmers to be assisted. IHCAFE should demonstrate from its previous research on these farmers that women involved in coffee production as heads of households and workers are taken into account on an equal basis with men.
- (b) Monitor women who are displaced from the 22,000 small farms that are too small for technification and gradually cease production of coffee. The monitoring process will attempt to identify:
- o whether women family workers on farms that cease coffee production become paid workers on larger farms participating in the technification program or find alternative rural employment.
  - o whether crop diversification and off-farm rural employment opportunities could be developed for these women.
  - o whether women who find no rural jobs migrate to urban areas and their employment experience in urban areas; also whether special employment creation activities could be developed for these women.
- (c) Encourage extension agents involved in the technification program for coffee farms to provide required instructions to the specific men or women who perform the tasks for which instruction is needed. Women are estimated to perform 90 percent of work related to coffee production in one region of Honduras. <sup>1/</sup>
2. Expanded efforts are needed to diversify crops of coffee producers for several reasons which include:
- coffee rust is expected to gradually eliminate about 22,000 small coffee producers who will not receive technification assistance because they are too small. It will also eliminate some proportion of the 25,000 or so producers who attempt technification but fail due to the complexity of the program, weaknesses of the extension service or other reasons. Hence, substantial numbers of families will lose their principal and perhaps only cash crop; moreover,

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<sup>1/</sup> Departamento de Promocion. Plan Nacional Para la Incorporacion de la Mujer al Desarrollo, 1978.

women are substantially involved in coffee production and consequently will lose income and employment.

- the staple food of the poor has stagnated; corn production grew at 0.6 percent a year and bean production declined 1 percent a year during the period 1970-79. 1/
  - only 28 percent of land suitable for annual crops is used for these purposes; the comparable figure for perennial crops is 18 percent. 2/
  - the only crop diversification programs underway are both pilot projects: U.S. AID's Agro-Industrial cucumber project which is in its third season and benefits mainly about 140 producers and IHCAFE's diversification program for about 300 coffee producers which begins slowly in 1981. Neither project offers much short term promise for the majority of farmers who are losing their coffee crop. Possibilities for crop diversification are discussed in detail in relation to the Agricultural Sector II program.
3. Crop diversification programs should seek to identify not only alternative crops that are technically capable of being grown on previous coffee farms, but also crops that will restore and eventually raise the income and employment of those women who are displaced from coffee production.

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1/ World Bank, Economic Memorandum, July 1981, p. 6.

2/ Ibid., p. 40.

III. C Honduras Project Paper--Agricultural Sector II Program  
#522-0150

Goal: Establish efficient and cost-effective institutional structures and delivery systems to serve the needs of small farmers.

Method: Finance 13 activities in three systems which can be described as follows:

1. Human Resource Development - is comprised of Participant Training, In-service Training, and Development of the Agricultural University Center (CURLA).
2. Institutional Development - is comprised of an Agricultural Planning System (sector-wide, institutional and regional), an Information System, a Marketing Analysis System, and Administrative Reform.
3. Delivery of Services and Related Inputs - is comprised of Extension Improvement Sub-regional Cooperative Service Centers, Farmer Training, Administration of Credit, Formal Infrastructure Packages, and Small Farmer Consumption Improvement.

Only 10 of the activities and one feature of an 11th are considered ready for financing at this time. Work is advancing on the other activities (Farmer Training, Administrative Reform, and In-service Training) and the current plan is to finance them when they are prepared.

Recommendations:

1. U.S. AID could expand its effort to assist with the implementation of the physical development plan of CURLA (Centro Universitario Regional del Litoral) to include a student monitoring system. The monitoring system would provide regular reports on the man/woman mix in each field of specialization. This information would be used to demonstrate that women are well distributed in all fields according to their choices, or to identify fields with unusually low women enrollments when obstacles to entry may exist. There is a dire shortage of agricultural expertise in the country.
2. U.S. AID should insure that the Agricultural Planning System to be established takes into account the economic role and needs of women in agricultural production as producers and as wage earners. Specific consideration should be given to:

- o disaggregation of data by sex, with particular attention given to which production tasks are performed by women;
  - o distinguishing between those women who own or operate farms and those who are laborers;
  - o collection of information for each geographic area concerning economic conditions, economic need of male-and female-headed households separately and potential productive capacity of farms. Such information could be used for select target areas for future projects based on both the desired distribution of economic benefits to certain types of households and the technical conditions that determine productive capacities of farms in different localities;
  - o development of an analytic system to determine the government's base prices for agricultural products that takes into account the income and consumption needs of rural woman-headed households. In 1974, 13% of all rural adult households had no males present; an additional 12% had males absent as migrant laborers. It is conceivable that these percentages are higher now.
3. U.S. AID could consider including surveys of the responsibilities of men and women in the production process on small farms as part of its efforts to improve the extension service. Initial technical assistance would be provided to the GOH to design and conduct studies in the rural economy of:
- o the allocation of tasks in the production process among males and females;
  - o the roles of men and women in the decision-making process that leads to determination of crops to be produced, with emphasis on the day-to-day participation of women in decision-making.
4. U.S. AID could analyze the results of the on-going study of credit needs in the agricultural sector to identify women's involvement in rural enterprise activities on and off farms. Given the much greater precariousness of women's than men's attachment to land, develop a followup program to promote small rural enterprises which are owned and operated by women. The program should encourage efforts to strengthen existing enterprises and encourage development of women's enterprises in non-traditional activities.

5. U.S. AID should become actively involved in crop diversification programs. The urgency of such a program arises from the need for an estimated 22,000 or more small coffee producers to find alternative cash crops as coffee rust gradually eliminates their coffee production; at the same time only IHCAFE (the national coffee institute) has a pilot program of crop diversification for these coffee producers, and this program will only be implemented gradually beginning in 1981. Women are heavily involved in coffee production- with estimates suggesting that they perform as much as 90 percent of the work activity related to this crop. <sup>1/</sup> These women workers are an important consideration for any crop diversification program since the reduction of coffee production may reduce their levels of income and employment. Diversification is also discussed in detail in relation to the U.S. AID coffee project.

The Agriculture Sectors II program might serve as an effective basis for a crop diversification program since it is large and closely involved with Honduran agricultural institutions. Moreover, this program already has a small crop diversification component which is referred to as the Agro-Industrial Export Development Activity. This activity has involved the Standard Fruit Company in a three-year effort to grow and market overseas selected high value cash crops. Currently, cucumbers are grown, exported to U.S. markets, but the employment base is small -- only about 140 farms are involved in the project. Moreover, the project will expand slowly due to technical, managerial and marketing difficulties related to cucumber production. Nevertheless, the research infrastructure developed for the project could be used to identify, grow and market other cash crops, and encourage production of subsistence crops on a rotational basis.

Conclusions reached in Standard Fruit Company's final report on the project are: <sup>2/</sup>

- o A total of 36.9 ha. were planted in cucumbers in year 2 after trial plantings of cucumbers and tomatoes were planted in year 1 with limited success.

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<sup>1/</sup> Departamento de Promocions, op. cit., 1978.

<sup>2/</sup> Standard Fruit Company, Final Report of Production Trials with Cucumber and Tomato for Exportation in the Comagagua Valley in 1979-80, La Ceiba, Honduras, C.A., 1980, and Standard Fruit Company, Final Report, Comagagua Valley Cucumber Export Project 1980-81, La Ceiba, Honduras, C.A. 1981.

- o Approximately 100 person/days of labor per hectare per season are required to grow the crop, with trellising the most labor intensive task in the production process; approximately one-third of this labor is performed by women.
- o Average yield was 580 boxes per ha., or 32 percent of expected yield.
- o Causes of low yields were abnormally cool weather, low plant populations caused by improper land leveling, inadequate fertilizer, high male to female flower ratios, the presence of fruit rot and viruses, inexperience of farmer groups and lack of proper technical supervision.
- o Cucumbers are an off season crop in Honduras and consequently provide employment for women when they are available to perform it.
- o Yields of 1500-2000 boxes per ha. are necessary to make the program profitable; technicians believe yields within this range are possible.
- o Without further technical and managerial assistance for at least another season the project cannot succeed.
- o Diversification to other crops for export must be investigated to insure against possible cucumber market failures; this would be a lengthy process.
- o Diversification should include subsistence as well as cash crops since crop rotation programs are absolutely essential.

III. D Honduras Project Paper--Rural Technologies Project (RTP)  
#522-0157

Goal: To improve incomes and the standard of living in rural areas through development, adaptation, demonstration, local production, and dissemination of technologies appropriate for use by small farmers, small rural entrepreneurs and rural households.

Method: Implement through the Small Farmers Technologies Development and Adaptation Unit (D&A) under the Ministry of Natural Resources and the Centro de Desarrollo Industrial (CDI). The National Institute of Professional Training (INFOP) will provide training to rural blacksmiths and machine shops that will produce implements or machines to be developed.

- Recommendations:
1. The project authorization and request for allotment of funds states that "through a process of analyzing national policies that affect employment in Honduras, the project will also endeavor to influence policy changes that would favor a more efficient utilization of national factor endowments". The project paper indicates that a unit will be established in the Ministry of Economy to evaluate the effects of GOH policy on rural industrialization and employment. Particular attention should be given to women's needs within the economy, and technical assistance to the unit should be expanded and include short term assistance from specialists concerned with women's participation in economic development.
  2. A major strength of the Rural Technologies Program (RTP) is training and fabrication of implements or machines once prototypes are developed and tested. Women could benefit significantly if they were included among the group who are trained and assisted with credit, equipment and in other appropriate ways to become capable of fabricating these items. The project paper does not specify their inclusion in this process however. It states in relation to the Small Farmer Technology System, for example, that the 75-100 blacksmiths and machine shops to produce prototype equipment will be selected on the basis of proximity to the target farmers; these blacksmiths and machine shops will receive technical assistance and equipment from CDI and training from INFOP. <sup>1/</sup> Additional criteria might be added to assure

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<sup>1/</sup> Honduras Project Paper, Rural Technologies, Number 522-0157, p. 13.

that some portion of those who receive this assistance are women and that such women be helped to acquire the workshop sites and tools that are required to produce this prototype equipment.

3. Cultural constraints may prevent women from being easily accepted as fabricators of some products. For example, men may dominate fabrication of equipment needed for production outside the household. Women, on the other hand, may often be involved in fabrication of home related tools and equipment. For the RTP project, however, it would be well to train women to fabricate the full range of hardware that is developed in the project. Where tradition suggests that women fabricators may not be easily accepted, training programs could be established that include both men and women; then shops or other fabrication arrangements could be established where men and women jointly fabricate the equipment. Successful use of both men and women to produce goods in situations where women alone may not have been accepted as producers has already occurred in a mango project in Honduras.
4. The Rural Technology Management Committee (RTMC) - provides overall direction to the RTP; it is designed to assist the management of CDI with major program decisions, inter-institutional relationships, contracts and grants. Inclusion of women on the three panels that advise this committee would provide a continuing review of project activity from women's perspectives. These panels and their function are: <sup>1/</sup>
  - (a) Farm Technology Advisory Panel - advises on matters related to selection of farm technologies, dissemination techniques, and multi-agency agreements and roles.
  - (b) Small Industry Advisory Panel - advises on major program issues affecting the improvement of existing or start-up of new small industries.
  - (c) Appropriate Technology Advisory Panel - advises on technologies relating to rural households of a non-farm nature.

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<sup>1/</sup> Ibid., p. 87.

5. The Rural Industrial Assistance and New Industries System will provide management and technical assistance to existing rural industries, blacksmiths and machine shops; it will also expand or establish industries in rural areas to exploit natural resources such as stone, clay, wood, livestock and other farm products. The private or public ownership and management status of the industries to be expanded or established is not discussed in the project paper. Women could be considered for management positions on publicly owned industries and for ownership status in industries that are or become private sector companies. In addition, the Small Industries Advisory Panel and other interested groups should insure that the local labor market studies to be conducted as part of the feasibility studies for enterprise development are designed to collect information on employment problems of particular importance to women.

Surveys in Honduras indicate that these problems include:

- o coordinated child care and education programs that provide women with sufficient time for work;
  - o earnings differentials between men and women performing the same tasks;
  - o employer preferences for men rather than women that are not job related;
  - o the impact that rural jobs for women can have on reducing family disintegration and the increased workload on family members that arises when young unemployed women leave their rural homes in search of urban jobs.
6. The Basic Needs Appropriate Technology System will be implemented by the Information Unit in conjunction with one full time social science analyst. The Information Unit supplies relevant information and the analyst develops lists of problems susceptible to solution. This system of service delivery seems effective, but could perhaps be improved if women consultants who are experienced in technologies that can simplify homemaking activities are brought into the country for short periods. Such consultants might identify many improvements in household equipment in a very short time that the analyst would not otherwise discover, even with the assistance of the Information Unit and discussion with members of rural families.

7. A development strategy seems needed to guide efforts related to the Small Farmer Technology System. The project paper suggests that technology needs of small farmers "under varying conditions" will be identified, partly through research and statistical surveys. A plan to diversify agriculture through introduction of certain crops and to expand agro-processing utilizing certain raw materials in selected markets would provide important guidance for technological development. Moreover, decisions concerning the creation and implementation of the development plan could take into account the need to expand women's income and employment opportunities, and, in general, help coordinate agency efforts to achieve plan goals. Markets for processed fruits and vegetables, for example, deserve exploration as part of an agricultural development plan. Once markets are identified, the Central Bank's Center for Industrial Information (CIIBANTRAL) could develop appropriate products through its food laboratory. <sup>1/</sup> Technology could then be developed through the RTP program and perhaps utilized by women in rural areas. Solar fruit dryers are successfully being used in small enterprises in Dominica and perhaps other neighboring countries.
8. It is estimated that 1,679 work years of employment will be created during the five years of the project, and 50,938 work years during the 20 year life of the project. Estimates of the male/female composition of these jobs would be useful for planning purposes and as a means of monitoring progress.
9. Similarly, employment targets by industry would serve the same purposes; currently, women comprise 58 percent of rural entrepreneurs and a strong correlation exists between sex and occupation/industry. <sup>2/</sup> Seamstresses are predominantly women, tailors are mostly men, bakers are women, and the rest of the occupations are mostly men. What efforts will be made to establish a women's presence in the other occupations/industries located in the target area? The baseline study revealed 10,050 establishments of which 85 percent are in homes. The distribution of business activities is: textiles 34.3 percent, food 19.1 percent, wood work 11.3 percent, metal 7.7 percent, construction 6.7 percent, leather work 4.9 percent, artisan work 4.7 percent, ceramics 4.6 percent, repair services 3.4 percent, palm products 2.5 percent, and others 0.8 percent.<sup>3/</sup>

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<sup>1/</sup> Ibid., p. 30.

<sup>2/</sup> Ibid., p. 69 and Annex b, p. 7.

<sup>3/</sup> Ibid., p. 50.

10. Explicit attention should be given to how the RTP will develop income generating possibilities for women in non-traditional occupations and in home enterprises. Women's participation in fabrication of equipment required for new technologies could address part of this concern, but many additional ideas should be incorporated into a strategy to involve women fully in this project.

III.E Honduras Project Paper--Natural Resources Management  
Project #522-T-041

Goal: Improve the employment and income of poor farm families living in selected watersheds through management and use of land, forests and other renewable natural resources.

Implementation

Method: 1. Assist GOH to develop a policy and planning framework for natural resources.

Recommendations related to Implementation Method 1:

1. U.S. AID should insure that studies to be conducted for the GOH agency responsible for natural resource management, that is, the Comision de Politica Agricola (CPA), reflect women's needs for income and employment in their analysis of the economic and social consequences of alternative land use patterns.
2. U.S. AID should insure that women's interests are represented on the Land Use Classification Technical Committee which will make initial land classification decisions to be reviewed by the CPA.

Implementation

Method: 2. Assist GOH with collection and analysis of natural resource data through provision of:

- o Equipment and technical assistance for data processing.
- o Equipment, technical assistance and short term training for soil surveys and laboratory analysis.
- o Equipment linkages, technical assistance and training for the Department of Hydrology and Climatology (DHC).
- o Equipment, technical assistance and personnel for ecology and forest classification.
- o Equipment and new delineation teams for forest delineation.

- o Equipment, supplies and long term training for land use planning.
- o Vehicles and technical assistance for aerial photography and orthophoto mapping.

Recommendations related to Implementation Method 2:

3. U.S. AID should insure that women's interests are taken into account in the regions where land tenure will be determined. These regions include Olancho, and the Comayagua and Yoro areas.

Implementation  
Method:

3. Improve the socio-economic conditions of farmers living in the Choluteca Watershed while they adopt modified farming practices to protect the soil and improve soil productivity. Project activities that will be implemented include:
  - a. soil conservation and intensive agricultural practices. Fertilizer grants averaging \$90 per hectare will be given to farmers with less than 5 hectares to stop slash and burn rotation methods, to stabilize corn production on single parcels, to install retention walls, and institute other soil conservation practices. Loans averaging \$350 per hectare will be given to farmers with 5 to 20 ha. for fertilizers and for planting firewood and tree crops on land no longer needed to be left fallow for a subsequent year's corn crop.
  - b. Agro-forestry and firewood production. Loans will be given to farmers to plant fast growing species of trees which are harvestable in 6 to 8 years on land currently in fallow or at wide spacings between other crops. The loans will be given for 18 years at 8 percent interest with 8 years grace period and 10 years to pay principal plus accrued interest. The income effect will be gradual at first building up to a 49 percent increase over current incomes in five years and to a 70 percent increase in 6 to 8 years when the trees are ready for harvest.

The subsidized loan is expected to maintain the farmer's current cash income and increase it gradually, but significantly through the fifth year.

Recommendation related to Implementation Method 3a.:

4. U.S. AID should insure that women's income and employment opportunities are not jeopardized by this component of the program. The farms included in this component produce basic grains and women have an important role in this process that will be reduced as the crop mix shifts toward tree production unless women are eventually incorporated into industrial/non-industrial forestry - selected production. Normally, the land preparation, seeding, fertilizing and harvesting of basic grains is performed by men in Honduras; women usually process, store and market the product. <sup>1/</sup>

Recommendations related to Implementation Method 3b:

5. U.S. AID should attempt to insure that women's economic interests are taken into account on an ongoing basis in the entire Choluteca program by the local institutions responsible for the project. Perhaps this could be best accomplished by placing women representatives on the Natural Resources Executive committee which provides executive direction for the program and is under the overall direction of the Agricultural Policy Commission.
6. U.S. AID should attempt to assist women to become more involved in agro-processing activities related to forest products.

Implementation  
Method:

- 3c. Reforestation with native pine on farms with more than a 50 percent slope and soils are too poor to support agro-forestry or fire-wood production. Loans to farmers will

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<sup>1/</sup> U.S. AID, Agricultural Assessment for Honduras, 1978, Annex M, p. 5.

finance this activity; terms might be a 15 year term with 8 percent interest and a five year grace period. If the farmer takes proper care of theseedlings as determined by the Watershed Management Teams, the GOH will repay the loan to the Watershed Management Credit Fund beginning in year six and afterwards until the loan is paid. Reforestation will be part of a package which includes soil conservation and agro-forestry that will be most suited for farms of 5-20 ha. Therefore the beneficiaries of this activity cannot be separated from those of the other two activities. Although the Honduran Forestry Development Corporation (COHDEFOR) has exclusive rights to cut and manage the natural forests, the GOH will issue directives to vest exclusive ownership and management rights to trees planted under this program in the beneficiaries.

Recommendation related to Implementation Method 3c:

7. U.S. AID should insure that women beneficiaries of the project receive appropriate vesting rights to trees planted. These rights might take into account who plants and cares for the trees.

Implementation  
Method:

3d.. Range management and pasture improvement for over 300 farmers with medium sized farms of 20-50 ha, on slopes ranging from 20-50 percent. Free technical assistance and loans at 12 percent interest for 15 years with a five year grace period will be used to develop new pastures, repair fences and otherwise improve the herd carrying capacity of the land.

Implementation  
Method:

- 3e.. Community nurseries and tool grants will be provided to community groups or cooperatives that will be established in order to:
- participate in the design of the farm planning effort and select appropriate technologies.
  - collaborate with the technical teams
  - provide a legal basis for approval, execution and management of component loans and grants.

The number of community organizations will increase from 26 in the first year of the project to 79 in the fifth year. Grants to each cooperative unit of these organizations will finance initial costs of establishing nurseries for 264 community organizations each with 25 farm families. In addition tools will be given to each community organization for project related uses.

Recommendations related to Implementation Methods 3d and 3e:

8. U.S. AID should insure that women's economic interests are taken into account on an on-going basis in these community organizations.

Implementation  
Method:

- 3f. A Choluteca Watershed Credit Fund will be established by the project in the National Agricultural Bank (BANADESA) to review and administer the project loans for small farmers to undertake project activities. Farm plans will be consolidated by community organizations along with the schedule of loans and grants approved by the community unit and forwarded to the Project Office. The Project Office will perform a technical and financial analysis of the loan schedule and forward the schedule to the BANADESA with an indication of which loans it approves.

Recommendation related to Implementation Method 3f:

9. U.S. AID should advise on criteria that the project office uses to accept or reject loan applications to insure that women receive appropriate consideration in relation to any loan applications they might submit.

III. F. Honduras Project Implementation Document--Small Farmer Titling and Services Project

Goal: Develop the institutional capability to transfer land to small farmers and provide these farmers with business management and credit support and technical training needed to successfully operate small farms.

Recommendations :

1. Provide opportunities for woman-headed households to gain title to the land titled through the land reform program. In existing asentamientos women have last priority in being allocated land; they follow male-headed households, and single males. Yet rural female heads of household without spouses and with dependent children numbered in 1974, 13 percent of all rural heads of households. 1/
2. Provide women with opportunities to become part of the administration and management of the cooperative or commune form of settlement units to be established.
3. Facilitate women with wider access to land on small farms where large-scale agriculture is not feasible or not particularly more efficient than small/medium sized farms or where beneficiaries prefer independent operations. As circumstances permit, also provide women with the opportunity to participate in the administration/management of the "service cooperatives" which will serve these farms by:
  - (a) determining input and market prices,
  - (b) provision of technical and management planning,
  - (c) bargaining with the public sector for credit and infrastructure.
4. Provide women an opportunity to participate in the administration/management of "campesino" organizations that may deliver complementary support to the administration/management systems used directly by the commune or individual farm forms of settlement. Assistance to be provided by this secondary level of administrative unit might include farm planning and financial and technical assistance.

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1/ U.S. AID, Agricultural Sector Assessment for Honduras, 1978, Annex M, p. 2.

5. Provide women representation on the two decision-making units that will allocate credit to the reform settlements. These units are:
  - o BANADESA's trust fund commission which will be composed of representatives of campesino organizations, private enterprise and the public sector, which will be subject to A.I.D. approval. It will establish general guidelines for determining "viable" farms that have adequate management and technical capability which will be eligible for loans.
  - o The trust fund mechanism of BANADESA which will implement the banks' general guidelines in its operational review of loan application.
6. Provide women who are accepted into land reform programs either as women heads of households or as secondary wage earners in households to participate in both types of training: the technical and the administrative. These are:
  - o Training over a full production cycle on a commercial farm of approximately 200-400 hectares that would be established as part of the reform program.
  - o Training on a currently successful commercial farming enterprise for a period extending from 6 months to a year depending on the type of farm.

If separate modules of training are established to teach production and management, women might be considered for greater participation in the management portion of the curriculum. When such a division occurs, however, trainers in production or management should have sufficient opportunity to learn the operational details of the other module as part of their training experience.

III. G. Honduras Project Paper--Rural Housing Improvement #522-T-043

**Goal:** Enable the National Housing Institute (INVA) to finance home improvement loans for low income rural families. INVA will channel the funds to private voluntary organizations and public sector institutions (intermediaries) which will lend them to individual and solidarity group borrowers. INVA will provide or contract for the provision of technical assistance to the intermediaries to help them develop their capability to provide effective assistance to loan recipients.

**Method:** A 40 year loan with a 10 year grace period at an interest of 2 percent for the first 10 years, and 3 percent thereafter on the outstanding disbursed balance of the loan and on any due and unpaid interest accrued thereon.

**Background:**

1. The target group consists of about 280,000 families below the median income of \$62 per month who live outside the urban areas of Tegucigalpa, San Pedro and La Ceiba. Individual families who live in one or two room houses (excluding covered storage areas and outside kitchens) in rural areas will be eligible beneficiaries. Minimum downpayments will be 20 percent; the probable interest rates will be 15 percent and the maximum will be 20 percent. The maximum loan will be \$500 if the interest rate is 15 percent and \$250 if it is 20 percent. Most expenditure surveys in Latin America indicate that families spend about 10 percent of their income on housing.

- Recommendations:**
1. The project paper does not calculate affordability separately for households headed by men and women, although it is certainly much lower for woman-headed households. For example, research for the Urban Upgrading Project indicates that male-headed housing units earn 59 percent more than female-headed units in Tegucigalpa. <sup>1/</sup> U.S. AID should perform an analysis of the affordability of man or woman-headed households and adjust the loan terms to meet the income constraints of each type of household; the analysis would be based on the income and expenditure survey conducted by CONSUPLANE in 1979-80. This analysis

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<sup>1/</sup> Honduras Project Paper, Urban Upgrading, Project #522-0155, 1980, p. 28.

is especially important in view of the manner in which the project was developed. Initially the target areas for the project were communities with 1000 or fewer inhabitants, and such communities have few women heads of households. When the project design was nearly completed, however, officials determined that the project could not be fully executed in the target communities, and consequently expanded the project to include all of Honduras except the three major cities. This change meant that the study included many areas with significant numbers of woman-headed households. No research was done to measure their affordability, however, since the project paper was nearly completed when the decision was made to expand the target communities. Moreover, such measurement would have required an analysis of the yet to be processed data from CONSUPLANE'S budget and consumption study and failure to meet the deadline for submission of the project paper to U.S. AID, Washington, D.C.

2. Interest rates for subloans are much higher (15 percent, on average) than the interest rate of 2 and 3 percent on the original loan from U.S. AID due to the smallness of the loans, to short payback periods, but especially to expected high default rates which average 20 percent. Do female-headed households have relatively low default rates and, if so, could this information be used to lower the interest rates paid by these households?
3. The interest rates for subloans in the urban upgrading project are only 2½ percent higher than the interest rates on the initial loan while they are 5 times higher in this project; at the same time the payback on the urban upgrading is 3 years or twice as long as the 18 months allowed in the rural housing improvement project, and the maximum loan in the urban project is \$640 while the maximum loan in the rural project is \$500. Would it be reasonable to lengthen the payment period to three years for the rural housing improvement loan, and reduce the interest rate for all borrowers, but especially woman-headed households. The urban upgrading project is discussed in detail in a subsequent section of this report which concerns urban needs of women.

### III. H      Agricultural Credit Program

This project is currently being formulated. Once the effort now underway to collect borderline data is completed, we strongly recommend that women as individuals will have access to credit on an equal basis with men. To assist with the design of this program, the ICRW has forwarded to the U.S. AID Mission in Honduras an ICRW report entitled "Credit for Rural Women: Some Facts and Findings" by Jennefer Sebstad, Mayra Buvinic and Ilsa Schumacher.

#### IV. U.S. AID's Current Urban Assistance Activity: An Assessment of its Impact on Women

##### A. Overview

This section contains an analysis of means by which the one urban oriented activity of U.S. AID would be modified to better meet women's needs for income and employment. This activity is the Urban Upgrading Project.

The method of presentation used in this section includes discussion of the same topics that were discussed in relation to each rural project in the last section.

These topics are:

- o Project goals
- o Project methods
- o Project issues
- o Recommendations

IV. B. Honduras Project Paper -- Urban Upgrading #522-0155

Goal: Assist municipal governments of Tegucigalpa and San Pedro Sula to improve conditions of the urban poor in marginal communities through the U.S. AID program which is formally referred as the Integrated Improvement Program for the Urban Poor (IIPUP) and financed through a housing guarantee (HG) loan.

- Method:
1. Finance infrastructure services including street paving, sidewalks, storm drains, potable water, sanitary sewage, and street lighting. The mix of infrastructure improvements are to be determined by community organizations (patronatos) in each barrio.
  2. Finance simple home improvements such as permanent walls and roofs, concrete floors and foundations, doors and windows, and house connections for electricity, water and sewage.
  3. Provide a \$200,000 Development Grant to:
    - o improve municipal administrative services;
    - o train leaders of community organizations;
    - o strengthen municipal offices dealing with community organizations.
  4. Provide \$200,000 of funds to finance pilot projects to develop, conduct and evaluate programs addressing social problems related to community upgrading. Examples of such problems are those confronted by households headed by women.

- Issues: 1. The calculation of affordability of woman-headed households that was performed for the project paper is incorrect. The affordability study for the upgrading project found that only house tenancy is closely associated with affordability; a significantly higher proportion of owner/occupants can afford the improvements. Type of structure, quality of materials, family size and sex of household were not, however, closely associated with affordability. This finding seems to be erroneous when analyzed in relation to other information contained in the study. If it is incorrect, this finding exaggerates the affordability of female-headed households and such households comprise a significant portion, 41.2 percent, of the households sampled. <sup>1/</sup> The inaccurate measurement of affordability is evident from several considerations. These considerations include:
- o significant differences exist in the incomes of male and female-headed households and these differences have implications for affordability. For example:
    - affordability is measured directly as a percentage of income families can afford to pay for housing services, e.g., this study assumes households can afford to pay up to 20 percent of their monthly family income on housing-related expenses. <sup>2/</sup>
    - woman-headed households are significantly larger and poorer than male-headed households:
      - i. Woman-headed households have an average of 5.9 members as compared to 5.7 members in male-headed units. <sup>3/</sup>

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<sup>1/</sup> Ibid., pp. 28-30.

<sup>2/</sup> Ibid., pp. 29-30.

<sup>3/</sup> Ibid., p. 28.

- ii. Male-headed units earn 59 percent more on average than woman-headed units; the mean monthly income of woman-headed units is \$91, compared to \$145 for male-headed units. 1/
- iii. Each member of a woman-headed household has a per capita annual income of \$218, compared to \$490 per person for those living in male-headed units. 1/
- iv. About 28 percent of woman-headed households live in multi-family rental units while only 15 percent of male heads live in such rental units. 1/
- v. Renters as a group are less able to afford additional housing expenses; median rental payments are \$15.07 while median housing payments for recent purchasers is \$10.00. 2/
- vi. The majority of families who did not wish to make improvements were renters (52.9 percent) or were those planning to move (21.6 percent). 3/

These data strongly suggest that woman-headed households are poorer overall and on a per capita basis than male-headed households. Since affordable housing expenditures are a maximum of 20 percent of monthly household income, women-headed households can afford less improvements than male-headed households.

The study's finding that sex of household is not closely associated with affordability probably arises from three causes which are:

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1/ Ibid., p. 28.

2/ Ibid., Annex C. 1. p. 29.

3/ Ibid., p. 29.

- o house tenancy and not monthly income was used in the multivariate analysis which suggests that only house tenancy and not type of structure, quality of materials, family size and sex of household head are important determinants of affordability. <sup>1/</sup> Since monthly income is the direct determinant of affordability this variable rather than a proxy such as house tenancy, should have been used to determine affordability.
- o The study itself demonstrates in an analysis not directly related to affordability that house tenancy is not a reliable proxy for income. It states that "It has become an accepted practice in housing sector analyses to describe the income groups in terms of tenancy of dwellings, for instance, owners, renters of cuaterias, renters of single-family dwellings, and squatters.... Findings from this survey indicate that the classification may not be an appropriate criteria for characterization of the income clusterings in the marginal barrios... Analysis of house tenancy by the mean monthly family income and by the mean per capita family income per year were not significant, nor were similar analyses of the house structure by income (mean monthly family and mean per capita per annum) significant." <sup>2/</sup>
- o In addition to the inherent weakness of house tenancy as a measure of income in this study, the manner in which the variables were used in the multivariate analysis and the type of multivariate analysis used could have contributed to the lack of a measured significance of the sex of household heads as an important determinant of affordability. For example, house tenancy may be highly correlated with sex of household head and other variables in such a way as to make it a better overall proxy for income than sex of head of household. Nevertheless, sex of head of household may be highly correlated with income and consequently be an extremely important variable for policy purposes.

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<sup>1/</sup> Ibid., Annex C. 1., pp. 29-30

<sup>2/</sup> Ibid., Annex C. 1., p. 13. Chi-square values for these analyses were greater than 0.10 in all cases.

In such a case stepwise introduction of variables into a regression equation could result in acceptance of house tenancy first and rejection of sex of head of household since the explanatory power of sex of household head has been absorbed significantly in house tenancy. Such a result would disguise the policy relevant variables that really determine the significance of house tenancy. This is one scenario that might explain the highly dubious findings of the study which suggest that sex of household head is not an important determinant of affordability.

#### Policy Recommendations:

1. Further analysis of the data should be performed to analyze the ability of woman-headed households to afford IIPUP improvements. The analysis should take into account the lack of choice involved in paying for infrastructure improvements while home improvements are optional choices for occupants of dwelling units. Woman-headed households that are required to pay for infrastructure improvements may not be able to afford the additional costs of home improvements.

Discussions with staff of ASEPADE and BANADESA suggest that home improvements could improve incomes in these households. For example, significant numbers of women have enterprises such as baking, sausage making, and tortilla production which they conduct from their homes; quarters are very cramped in many of these homes and consequently the addition of a room at an estimated cost of about \$640 in the IIPUP project paper could increase production capability and make living quarters less cramped and much more comfortable.

2. A small enterprise loan project could be considered as a means to increase private sector capability to meet the construction demand generated by the upgrading program. Contractors will be used for part of the infrastructure construction and all of the home improvement construction. Such loans are sometimes included as sub-projects in IIPUP projects; one is included, for example, in the IIPUP upgrading project currently being implemented in Togo.
3. Consider developing a small industrial estate project targeted for establishments about to make the transition from informal to formal activities. The project should be located in strategic locations of major cities and

be designed to keep rents and other overhead costs at a minimum. A major benefit of the project would be the securing of the strategic sites and appropriate infrastructure; this task is beyond the capability of most entrepreneurs. Care should be taken to insure that adequate security systems are provided at reasonable cost; likelihood of theft may often discourage businessmen from locating their business outside their homes away from the continual vigilance of family members.

4. Women could be trained in the various skills needed for the construction activity that will arise from the IIPUP project. The ILO has a highly flexible skills training program that is delivered in 8-12 week modules. The modules are tailored to specific job needs by ILO experts and delivered by local instructors who are identified and trained as part of the project.
5. An analysis could be made of the sex composition of home improvement loans made by the Federation of Cooperative Credit Unions (FACACH) in recent years. FACACH and INVA are to be the financial intermediaries for the municipal home improvement loan program in the IIPUP and FACACH had a portfolio of \$1.4 to \$2.0 million in home improvement loans in 1978. IIPUP home improvement loans will be made under Central Bank regulations covering personal loans which can be made at 19% annual interest for 3 years rather than the more cumbersome mortgage lending regulation. The proposed analysis would not only attempt to identify the statistical mix of loans given to male and female-headed households, but also administrative and other institutional barriers that might limit loan participation by women-headed households.
6. An inquiry could be made to determine whether women are prevented from entering construction trades, or other trades for that matter, by syndicates or other institutional forces that affect the labor market.
7. If efforts are made to train and employ women in construction jobs related to IIPUP upgrading, efforts could also be made to coordinate existing child care, education and health programs to assist women in meeting their family obligations, thus freeing them from work on a regular and productive basis. Consideration could also be given to using older women to perform such services for pay.
8. An analysis could be conducted of the share of the 1,250 person-years of direct employment to be created through

the upgrading project that women are likely to receive. The analysis could also explore women's employment possibilities in the manufacture of materials for the project; as noted above, roughly 95-98 percent of the materials to be used in the project will be locally produced. The analysis could also be used to identify any barriers to women's participation in employment related to the upgrading project and recommend policy intervention to reduce or eliminate any such barriers that are found.

9. The \$200,000 funds allocated in the IIPUP for analysis of social problems related to community upgrading, such as those problems confronting women-headed households, could perhaps be better used to identify income and employment opportunities for women. The one description of a possible study of social problems which is provided in the project paper states that the study of social problems will:
  - o identify special needs in pilot barrios;
  - o attempt to develop a program to meet these needs;
  - o evaluate the results of the program.

A reanalysis of the survey of 204 households in the target barrios that was conducted to prepare the IIPUP project paper could probably provide sufficient information for identification of special needs. Indeed, an earlier recommendation in this paper suggested that such a reanalysis is essential to identify the ability of women-headed households to afford to participate in the project. Once this analysis is completed, efforts could focus on development of a program to increase employment and incomes of women.

## V. Recommendations

### A. Overview

The recommendations proposed in this report to increase the employment and income of women in urban and rural areas are developed from an analysis of overall economic conditions in Honduras in relation to the U.S. AID development program for this country. These recommendations and the rationale that underlies them are summarized from other sections in Exhibit I of this section. Next, the specific recommendations are discussed in more detail.

Information presented in Exhibit I is categorized according to the major considerations discussed in this report. These considerations are:

- o Anticipated economic growth and changes in the supply and demand for manpower in Honduras;
- o National need for improved employment and income, especially among women in urban target groups;
- o U.S. AID's current response to women's needs in rural and urban areas and project related recommendations;
- o A proposed development strategy for U.S. AID that takes into account both the overall economic conditions in the country and current donor assistance.

### B. Project Related Recommendations

This section provides a more detailed description of the project related recommendations which are summarized in Exhibit I. For detailed descriptions of these recommendations and the rationale used to develop them see sections IV and V concerning U.S. AID's current response to rural and urban needs from women's perspectives.

The project related recommendations proposed in this report are:

## 1. Coffee Project

- a. U.S. AID should explicitly include women in the criteria to be used to allocate credit and technical assistance among small farmers in the technification program. It has authority to approve the criteria IHCAFE uses to allocate this assistance. Specific steps that could be taken are:
  - (1) Request IHCAFE to submit the criteria for selection in writing and base it on previous research.
  - (2) Monitor women who are displaced from the 22,000 small farms that are too small for technification to identify:
    - o whether displaced women find other rural employment;
    - o whether crop diversification or off farm employment opportunities could be developed;
    - o whether some displaced women migrate to urban areas and what they do there; whether special programs be developed to help them.
  - (3) Encourage extension agents to give technification training to those who perform the relevant tasks in coffee production.
- b. Expand crop diversification activities for coffee farmers likely to be displaced from coffee production due to coffee rust. More than 22,000 small farmers are expected to gradually cease coffee production and IHCAFE has the only program designed to help these farmers diversify their crops. This program is expected to begin slowly in 1981 with initial assistance targeted at 300 farmers.

## 2. Agricultural Sector II program

- a. Monitor women enrollments in specific fields of study in CURLA.
- b. Utilize the Agricultural Planning System to take into account the economic role and needs of women in agricultural production. Specific attention should be given to:
  - o agricultural tasks performed by women;
  - o owner/laborer status of women on farms;
  - o measurement of economic need and production capacity of farms operated by female heads of households to help select target areas for future projects;
  - o determine base prices for agricultural products taking into account the income and consumption needs of woman-headed households; they comprise between 20 and 40 percent of all households depending on location.
- c. Implement special surveys to identify the specific responsibilities of women on small farms as part of efforts to improve the extension service. U.S. AID could provide initial technical assistance to the GOH to study:
  - o the allocation of production tasks among men and women;
  - o the allocation of decision-making for production among men and women.
- d. Analyze the results of the on-going study of rural credit needs to identify women's involvement in enterprise activities on and off the farm. Given the relative lack of control women have over land ownership as compared to men, develop a followup program to promote small enterprises which are

owned and operated by women--both within and beyond their traditional enterprises.

- e. Develop a strong crop diversification initiative to offset the long term decline in subsistence production of beans and corn, and the relatively recent and serious decline in the cash crop, coffee. The two small diversification programs currently in existence are:
  - o the IHCAFE pilot project for crop diversification;
  - o U.S. AID's agro-industrial cucumber project which is still a pilot project utilizing less than 40 ha.

Responsibility for crop diversification should be diversified and activity should be increased. Efforts should be made to expand IHCAFE's effort if current institutional arrangements are appropriate. In addition, the cucumber experiment could be expanded. Finally, feasibility studies are needed to broaden the cucumber project to other cash crops and to introduce subsistence crops into the project, partly to meet crop rotational needs.

### 3. Rural Technology Program

- a. Specialists concerned with women's participation in economic development should provide technical assistance to the unit to be established in the Ministry of Economy that will evaluate the impact of GOH policy on rural industrialization and employment.
- b. Train women as well as men to fabricate the equipment and implements to be developed as part of the project; also provide women with credit, equipment and technical assistance so they may continue to produce these items on a long term basis.
- c. Establish teams of men and women to fabricate project related equipment and implements when cultural constraints which may prevent women from

being accepted as fabricators of some products,

- d. Include women on the three panels that advise the Rural Technology Management committee concerning appropriate technologies that should be developed as part of the RTP project. These panels are the:
    - o Farm Technology Advisory Panel;
    - o Small Industry Advisory Panel;
    - o Appropriate Technology Advisory Panel.
  - e. Consider including women as owners or managers of establishments to be developed in this project. Also insure that barriers to women's employment do not exist in existing or new establishments to be assisted through the project.
  - f. Conduct surveys to identify particularly needy target groups of women and attempt to establish enterprises in the geographic locality of these target groups.
  - g. Expand the Basic Needs Appropriate Technology System to include women consultants who are experienced in homemaking technologies.
  - h. Create a development strategy for the Small Farmer Technology System so that technology development for small farmers can be oriented toward long term production goals in this component of agriculture.
  - i. Establish male/female targets for the 50,938 work years of employment which are estimated to be created during the life of the project; also establish such targets on an industry basis.
4. The Natural Resources Management Project
- a. Insure that women's economic interests as producers and wage earners are reflected in the analysis of economic and social consequences of alternative land use patterns.

- b. Insure women's representation on the Land Use Classification Technical Committee which will make initial land classification decisions.
  - c. Insure that women's economic interests are reflected in land tenure decisions to be made in Olancho, Comagagua and Yoro.
  - d. Insure that women do not lose employment and other income-earning opportunities through the land management and reforestation activities to be undertaken in the Choluteca Watershed.
  - e. Insure that women's economic interests are taken into account on an on-going basis in the Choluteca program, perhaps by including their representatives on the Natural Resources Executive committee.
  - f. Insure that women receive appropriate vesting rights to trees planted as part of this project.
  - g. Insure that women's economic interests are taken into account on an on-going basis in the community organizations responsible for tree nurseries and tool supplies.
  - h. U.S. AID should advise on criteria that the Project Office uses to accept or reject loan applications related to this project to insure that women's concerns are met.
5. Small Farmer Titling and Services Project
- a. Facilitate women's access to land through the land reform program.
  - b. Provide women with access to administration/management jobs in campesino organizations.
  - c. Provide women opportunities to own farms in settlement programs where large scale agriculture is not feasible or economically justifiable, or where beneficiaries prefer independent operations; also provide women with opportunities to help manage and to have other employment opportunities in the cooperatives that will service these farms.

- d. Include women on committees that will allocate credit to reform settlements.
  - e. Include women in training programs to be established through the project particularly in agriculture, forestry and agro-processing activities.
6. Rural Housing Improvement Program
- a. Calculate the affordability of this program for women, perhaps using data from CONSUPLANE'S 1978 survey of household income and expenditure.
  - b. Explore ways to reduce the differential between the 15-20 percent interest rates to beneficiaries of this project and the 2-3 percent interest rates to the GOH for this project's funds. Continual efforts to monitor default rates, for example, might indicate that such rates are less than the assumed 20 percent and interest rates could be lowered as a consequence. Perhaps default rates are lower for female-headed households than for male-headed households and women could benefit from this differential by being granted loans with lower interest rates.
7. Urban Upgrading Project
- a. Perform a reanalysis of the affordability of the project for woman-headed households since the analysis of affordability performed for the project paper is incorrect and exaggerates the affordability for women.
  - b. Consider ways to increase the affordability of the project for women through longer payment periods, lower interest rates, and other means. Perhaps concessional funds similar to those available for the rural housing improvement program could be used to reduce project costs for women.
  - c. Train women for construction activity related to the home improvement loan component of the project.
  - d. Coordinate women's work opportunities that are related to the project with child care and other supportive services.

- e. Investigate possible labor market barriers to women performing construction activity.
- f. Utilize a portion of the \$200,000 of project funds earmarked for social research to explore possibilities to provide women with jobs in the manufacture of construction materials to be produced for the project.
- g. Set male and female targets for the 1,250 work-years of employment which are estimated to be created through the project.
- h. Consider developing a small industrial estate project targeted for establishments about to make the transition from informal to formal activities. These projects should be located in strategic areas of the major cities and be designed to keep rents and other overhead costs as low as possible.
- i. Consider an enterprise development activity as a component of any future urban upgrading programs.

APPENDIX A

List of Persons Interviewed by ICRW Team,  
in the Government of Honduras and in Private Organizations,  
September 1-16, 1981

BANADESA

Cristiana Fletes, Chief of Economic Studies

Cristiana de Figueroa, Planning Expert

Centro de Desarrollo Industrial -- Rural Technology Program

Lenin Flores Anduray, Head, Division of Information and Technical Resources

Miriam Daccaret, Economist in charge of Women's Projects

Silvia de Zuñiga, Small Enterprise Management Specialist

Rosa Maria de Erazo, Head, Economic Services

Ministerio del Trabajo

Rosa de Abraham, Economist

Anibal Ortiz, Economist

Silvia de Izaguire, Economist

Clarisa Silva, Head, Department of Women and Minors

Carlos Norales, Director, Planning Division

Argentina Castillo, Head, Job Placement Division

CONSUPLANE

Conrado Osario, Head, Division of Human Resources

Francisco Altamirano, Planner, Division of Human Resources

Carlos Vijil, Sociologist, Social Affairs

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INFOP

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